

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NEW YORK

-----X  
UNITED STATES OF AMERICA,  
: CR-13-607  
: (JFB)  
-against- : United States Courthouse  
: Central Islip, New York  
TOMMY CONSTANTINE,  
: December 18, 2013  
: 2:45 p.m.  
Defendant.  
-----X

TRANSCRIPT OF ARRAIGNMENT/BAIL APPLICATION  
BEFORE THE HONORABLE JOSEPH F. BIANCO  
UNITED STATES DISTRICT COURT JUDGE

APPEARANCES:

For the Government: LORETTA E. LYNCH, ESQ.  
UNITED STATES ATTORNEY  
BY: CARRIE CAPWELL, AUSA  
DEMETRI JONES, AUSA  
DIANE LEONARDO, AUSA  
One Pierrepont Plaza  
Brooklyn, New York 11201

For the Defendant: EDWARD LITTLE, ESQ.

Official Court Reporter: Paul J. Lombardi, RMR, FCRR  
Ph. (631) 712-6106 100 Federal Plaza - Suite 1180  
Fax (631) 712-6122 Central Islip, New York 11722

Proceedings recorded by mechanical stenography.  
Transcript produced by CAT.

1 THE CLERK: Calling case USA v Tommy  
2 Constantine.

3 Please state your appearance for the record.

4 MS. CAPWELL: Carrie Capwell, Demetri Jones and  
5 Diane Leonardo for the government.

6 Good afternoon.

7 THE COURT: Good afternoon.

8 MR. LITTLE: Good afternoon, your Honor.  
9 Ed Little for Mr. Constantine.

10 THE COURT: Good afternoon, Mr. Little.  
11 Mr. Constantine is present.

12 This is his initial appearance in the district.  
13 I assume he arrived yesterday?

14 MS. CAPWELL: Yes, your Honor.

15 I was informed yesterday by the marshals he  
16 arrived.

17 THE COURT: I'm going to give Mr. Constantine  
18 his Rule 5 rights. He probably received them in Arizona,  
19 but I will give them to him again in an abundance of  
20 caution.

21 You have the right to have the charges that have  
22 been filed against you presented to you. You have the  
23 right to retain counsel or request that counsel be  
24 appointed. If you cannot afford counsel, you have the  
25 right to have the circumstances if any under which you may

1 be released on bail be considered by the court. You have  
2 the right not to make a statement. Any statement you make  
3 may be used against you.

4 You understand that, Mr. Constantine?

5 THE DEFENDANT: I do.

6 THE COURT: Mr. Little, you have been retained  
7 to represent Mr. Constantine?

8 MR. LITTLE: Yes, for this purpose, your Honor.

9 THE COURT: Is your client prepared to be  
10 arraigned on the indictment?

11 MR. LITTLE: He is, your Honor.

12 THE COURT: Mr. Constantine, have you received a  
13 copy of indictment 13-607?

14 THE DEFENDANT: Yes.

15 THE COURT: Have you had sufficient time to  
16 review it and discuss it with your attorney for purposes  
17 of your arraignment?

18 THE DEFENDANT: Yes, your Honor.

19 THE COURT: Do you waive or give up the public  
20 reading of the entire indictment?

21 THE DEFENDANT: Yes.

22 THE COURT: How do you plead, guilty or not  
23 guilty?

24 THE DEFENDANT: Not guilty.

25 THE COURT: A not guilty plea has been entered.

1 I'll now hear first from the lawyers in terms of  
2 how they want to proceed with respect to the case and we  
3 can discuss the issue of bail.

4 MR. LITTLE: Your Honor, since we last met we  
5 have been able to put together a much more substantial  
6 bail package.

7 THE COURT: Why don't we deal with the case  
8 proceeding forward and then discuss the bail.

9 MR. LITTLE: Sure.

10 THE COURT: Let me ask the government first to  
11 tell me in terms of discovery what you are providing and  
12 how we should proceed with respect to the scheduling of  
13 the case.

14 MS. CAPWELL: Yes, your Honor.

15 We do have another date in this case which is  
16 January 22nd, 2 p.m. for the codefendant Phillip Kenner,  
17 who appeared before your Honor already in this district  
18 and that date was set.

19 So the government would propose that we now make  
20 that the next date as well for this defendant, and what  
21 the government will do between now and that date is to  
22 produce discovery to the defendants. We started the  
23 process of gathering material.

24 We are going to do it on a rolling production of  
25 discovery, probably beginning with a lot of the financial

1 records that we have amassed during this investigation.  
2 We are in the process of collecting those, getting them  
3 Bates numbered, scanned. Hopefully we'll get them mostly  
4 on disk to give to defense counsel.

5 To the extent we have statements of the  
6 defendants, we will also turn those over, including any  
7 prior testimony or affidavits that were submitted by these  
8 defendants. It is a voluminous amount of discovery, your  
9 Honor. So we do anticipate that it will take quite a  
10 while to produce everything, but we will endeavor to begin  
11 that production as soon as possible and prior to our  
12 January 22nd date.

13 So for those reasons we would ask your Honor to  
14 enter an order of excludable delay until January 22nd, for  
15 the purposes of allowing the government to begin to  
16 provide discovery and for defense counsel to begin its  
17 process of reviewing that discovery and certainly we will  
18 also put together a proposed plea agreement to turn over  
19 to the defendant.

20 MR. LITTLE: The date is fine, your Honor, and  
21 we agree to the exclusion for speedy trial purposes.

22 THE COURT: I have the waiver before me. Let me  
23 confirm that with Mr. Constantine.

24 Mr. Constantine, you heard your lawyer ask me to  
25 adjourn the case until January 22nd so that you and your

1 attorney can continue to receive discovery from the  
2 government, review it and decide how you want to proceed  
3 with respect to the case.

4 By signing this waiver you are agreeing to  
5 exclude the time under the Speedy Trial Act until January  
6 22nd to allow you to do that.

7 Is that your wish?

8 THE DEFENDANT: Yes, your Honor.

9 THE COURT: I will grant that application.

10 Your appearance is adjourned to the date we had  
11 previously scheduled for Mr. Kenner on January 22nd at 1  
12 o'clock.

13 THE COURT: I had already excluded the time for  
14 the case as a whole until that date because there was only  
15 one speedy trial clock per case, but I will make the  
16 adjournment again in this defendant's presence.

17 I exclude the time until January 22nd under  
18 3161(H)(7)(a). In order to allow the defendant and his  
19 counsel to review the discovery and decide how they want  
20 to proceed with respect to the case as well as the  
21 codefendant, I find the ends of justice served by granting  
22 the continuance outweigh the best interests of both the  
23 public and the two defendants in a speedier trial and I  
24 have so ordered the waiver.

25 MS. CAPWELL: Your Honor, before we get to the

1 issue of bail, I think it's probably also worth addressing  
2 and I raised this before your Honor came out with  
3 Mr. Little that I noticed when Mr. Little filed his notice  
4 of appearance he wrote in it was for arraignment purposes  
5 only and I wanted to make sure the court was aware of  
6 that.

7 I don't think that's typical in this district to  
8 appear only for arraignment purposes. I wanted the court  
9 to be aware of that.

10 THE COURT: I caught that when I asked you if  
11 you were retained.

12 You are just retained for purposes of  
13 arraignment and the issue of bail, is that accurate?

14 MR. LITTLE: That's correct, your Honor.

15 I don't know that that's the government's  
16 concern, but, at any rate, as Ms. Capwell knows, the  
17 defendant's in bankruptcy right now. So obviously  
18 something has to be done.

19 We haven't worked that out yet.

20 THE COURT: Okay.

21 I will allow Mr. Little to appear for purposes  
22 of the arraignment and bail. Obviously if  
23 Mr. Constantine, you are unable to afford counsel, you can  
24 always request that counsel be appointed.

25 You understand that?

1 THE DEFENDANT: I do.

2 THE COURT: Why don't we proceed to the issue of  
3 bail.

4 Because Mr. Constantine was not present when I  
5 heard argument from the lawyers and issued the stay of the  
6 magistrate judge's decision in Arizona, I'm going to treat  
7 this as a new bail hearing. I'm going to consider it  
8 de novo.

9 So I'll have the government go first and I have  
10 heard a lot of the arguments, but because Mr. Constantine  
11 wasn't present I'll consider it to be a full bail hearing  
12 because it is a de novo review in any event.

13 Go ahead, Ms. Capwell.

14 MS. CAPWELL: Thank you, your Honor.

15 I'll also place on the record in terms of what  
16 we filed on the detention issue on November 13th the  
17 government filed a detention letter with your Honor and  
18 it's also provided to defense counsel and also on November  
19 21st we filed our motion to stay the release order from  
20 the district of Arizona and we were also asked in that  
21 letter that the defendant's release be revoked.

22 So some of the grounds for arguments were there,  
23 but our position has been from the get-go, and it remains,  
24 that a permanent order of detention should be entered here  
25 because the defendant poses a serious risk of flight and



1 that no condition or combination of conditions would be  
2 sufficient to reasonably assure the court that this  
3 defendant would appear at future court appearances.

4 Some of the factors that we have considered and  
5 that go toward his risk of flight are one which is the  
6 potential sentence that he faces in this case, based on  
7 the charges which are serious, conspiracy to commit wire  
8 fraud, substantive wire fraud charges as well as a  
9 conspiracy to launder money, and those charges and as we  
10 allege in the indictment the losses to the victims are at  
11 least \$15 million between both the defendant and his  
12 codefendant, Mr. Kenner and this defendant is easily  
13 responsible for at least half of those losses, so at least  
14 \$7 million of those losses.

15 There are several victims in this case, more  
16 than 15 victims, probably more than 20 victims in this  
17 case. Not all of them listed as John Does in the  
18 indictment, there are additional victims as well. Because  
19 of the loss amount and because of the number of victims  
20 and the sophisticated means that were used in this case to  
21 perpetrate a fraud over a number of years, the guideline  
22 range that the government is calculating is approximately  
23 151 to 188 months for this defendant, which is about 12 to  
24 15 years, clearly a significant amount of time that this  
25 defendant is facing, and a very serious reason that the

1 defendant would have to flee prosecution, leave the  
2 country, and avoid the potential of spending more than ten  
3 years in jail.

4 The defendant is in a criminal history category  
5 II based on a 1996 drug narcotics conviction out of  
6 Illinois. The evidence in this case is strong. The  
7 indictment is a speaking indictment and is very detailed,  
8 but the evidence here includes financial records,  
9 voluminous financial records that track the money from the  
10 victims giving the money to Mr. Kenner, and at times also  
11 to Mr. Constantine, and tracking the money flow, the  
12 various accounts it went through. It was a very  
13 sophisticated fraud.

14 So there are multiple accounts with different  
15 names, holding companies, shell companies. So tracking  
16 the money is quite an endeavor, but the financial records  
17 do show that a large portion of the money that the  
18 investors invested believed they were investing in  
19 property, start-up companies, actually ended up being used  
20 by the defendants just for their personal needs, paying  
21 mortgage payments on their own properties, getting homes  
22 out of foreclosure, traveling, credit card bills, all  
23 kinds just to fund their lifestyle, and also the moneys  
24 were used just for purposes that weren't authorized or  
25 even known to the victims.

1           In addition to the financial records, we do have  
2 several victims who would come to testify about the  
3 representations that were made to them, the moneys that  
4 they invested, and ultimately what happened to their money  
5 and the loss of their money.

6           We also have e-mail and text message  
7 communications, many of those are between the victims and  
8 the defendants. Some are between Mr. Kenner and  
9 Mr. Constantine. We have some text messages regarding  
10 where some of the money that the victims invested in  
11 Euphora went. We also have a recording, an audio  
12 recording between defendant Kenner and Mr. Constantine, in  
13 which basically Mr. Constantine describes himself as a  
14 get-away driver. Mr. Kenner's the robber, Mr. Constantine  
15 is the get-away driver. And we would certainly argue at  
16 trial that that was an admission of his culpability and  
17 his perception of his role in this scheme.

18           In addition, we are -- that's a summary of our  
19 evidence at this point. We also believe that  
20 Mr. Constantine poses a risk of flight --

21           THE COURT: Before you get to the other factors,  
22 I saw in your letter you talked about forged signatures  
23 and fictitious documents as well.

24           Does that involve Mr. Constantine? Do you have  
25 evidence of him forging signatures or creating fictitious

1 documents or does that relate to Mr. Kenner?

2 MS. CAPWELL: Your Honor, may I have a moment to  
3 check with the case agents?

4 THE COURT: Yes.

5 (Whereupon, there was a pause in the  
6 proceedings.)

7  
8 MS. CAPWELL: Yes, your Honor.

9 There are some instances related particularly to  
10 the investments in Hawaii where there are documents that  
11 were fictitious that were created later, backdated to  
12 appear as if they were created earlier in time and also  
13 had a forged signature of one of the victims in this case.

14 So there are examples that also apply to  
15 Mr. Constantine.

16 THE COURT: You are moving to the other factors.

17 MS. CAPWELL: Your Honor, there also is evidence  
18 that Mr. Constantine has recent and substantial  
19 international travel, including the Bahamas in March,  
20 April and June of this year.

21 The records indicate that he traveled to Mexico  
22 in March of this year, as well as August of 2012, Zurich  
23 in December of 2012, and also he's been to Mexico at least  
24 12 times, based on our travel records, between 2007 and  
25 2009. He's no stranger to Mexico, and he also traveled to

1 Greece quite some time ago in 1998, which is another  
2 point, is that the defendant does have connections to  
3 Greece.

4 We have a witness who advised the government I  
5 think it's actually a victim that advised the government  
6 that at one point Constantine stated that he had family in  
7 Greece and if necessary he could move there. We have  
8 evidence that the defendant speaks Greek and speaks Greek  
9 to his family members. So he certainly knows the language  
10 and can survive in Greece.

11 We also have evidence that his family I believe  
12 it was his mother sold property in Greece within the last  
13 two years and I believe part of that was to fund the  
14 purchase of the home in Scottsdale, which is one of the  
15 properties that I believe the defendant proposes to use to  
16 request bail in this case.

17 So there certainly are ties to Greece that would  
18 corroborate what the victim told us. In addition, the  
19 defendant worked prior to his arrest in the aircraft  
20 industry. He was the founder of a company called Set Jet,  
21 which is in Scottsdale-Phoenix area, which offers private  
22 VIP flights to a few cities, Los Angeles and a few other  
23 cities.

24 In addition, he's worked for many years and this  
25 was in his pretrial services report, for AZ Falcon

1 Partners, also in Scottsdale, which also owns aircraft.  
2 So he also would have access, both through his prior  
3 employment and through all of his contacts in that  
4 industry which is very well documented simply through the  
5 internet. There are many postings, even on his own Tommy  
6 Constantine Web site, he kind of boasts about the fact  
7 that he, himself, is a helicopter pilot and there are news  
8 articles of him being the founder of Set Jet.

9 So he clearly would have access, both through  
10 his contacts in his prior employment to private aircraft,  
11 and he, himself, knows how to pilot a helicopter.

12 I think very importantly is the fact that he  
13 lives in Scottsdale Arizona. It's not a far drive to the  
14 Mexican border. It's through our travel records, it's  
15 clear that in order for somebody to leave the  
16 United States and go to Mexico, they are not necessarily  
17 stopped at the border. You can drive through. There's  
18 not any immigration checks at that point. It's when  
19 somebody tries to enter into the United States that  
20 there's the immigration check.

21 So it would be very easy for the defendant from  
22 his home in Scottsdale to jump in the car and be in Mexico  
23 in a matter of hours, so even if the defendant were on an  
24 ankle bracelet as the magistrate judge ordered as part of  
25 the release package, that would not be sufficient to deter

1 or prevent him from traveling to Mexico if that was his  
2 plan. By the time the pretrial services officer had an  
3 indication that Mr. Constantine was outside the limit of  
4 where he was supposed to be, it would be too late at that  
5 point to prevent him from traveling into Mexico, and then  
6 after that, certainly there have been cases where people  
7 have been once they get to where they are going are able  
8 to remove the ankle bracelet.

9 So we certainly think it would be easy enough  
10 for him to get to Mexico and then travel to wherever else,  
11 including Greece, if he wanted to go to after that.

12 Also, your Honor, just in terms of the  
13 statements he made to pretrial services that are in the  
14 pretrial services report, as well as some of the testimony  
15 he gave at his own detention hearing in Arizona and  
16 compared to statements that he made in his bankruptcy  
17 petition in the district of Arizona, there are a number of  
18 inconsistencies there, touching on his income.

19 For example, in the pretrial services report, it  
20 reports that he makes \$5,000 a month, I believe working at  
21 the AZ Falcon Partners, versus in the bankruptcy petition  
22 he reported no income for the last two years and there are  
23 a few examples of that.

24 Another example of what brings the government  
25 some concern in terms of his, that he would return to

1 court and is able to follow the issue of being able to  
2 follow the judge's instructions and rules and to respect  
3 the court's orders, when we see some of these  
4 inconsistencies, that's what concerns us and in the  
5 pretrial services report, from Arizona, on page two toward  
6 the bottom it says Mr. Constantine self-disclosed his home  
7 was foreclosed in 2006, however could not recall the  
8 address to his residence.

9           The government finds that to be suspect, and  
10 from our investigation and our research, there was a home  
11 in Scottsdale on North 93rd Place that Mr. Constantine  
12 purchased in March of 2006 for approximately \$768,000, and  
13 in March of 2009 that property went into foreclosure, not  
14 clear that's the property he's referring to, but \$450,000  
15 that the victims invested into the global settlement fund  
16 in this case were transferred in June of 2009 to an  
17 associate of Mr. Constantine, and then two days after that  
18 transfer, that \$450,000 was transferred to a title company  
19 and by June 16th of '09, Constantine's friend or associate  
20 then owned that property on North 93rd Place in  
21 Scottsdale.

22           In the bankruptcy petition, the defendant  
23 reported that he was at that address until August of 2009.  
24 So it's just of some concern that through the pretrial  
25 services reports that he said that one of his homes was



1 foreclosed in 2006, but he couldn't remember the address,  
2 and it seems like that address has a relationship to this  
3 case here and that funds that were taken from the global  
4 settlement fund, which were supposed to be used primarily  
5 for legal defense in connection with investments, real  
6 estate investments, was then transferred to an associate  
7 of Mr. Constantine and used to purchase the home that was  
8 in foreclosure. That's just one example of some of the  
9 inconsistencies and concerns from the pretrial services.

10 In the pretrial services report as well there  
11 was some discussion of this in the hearings in Arizona,  
12 the defendant reported his home as being the 2555 North  
13 Windy Walk Drive address in Scottsdale, Arizona, which is,  
14 again, the home that was offered for bail purposes in  
15 Arizona, and that's the home where his mother lives. The  
16 defendant was actually living with his girlfriend at a  
17 second address which is at the top of page two of the  
18 pretrial services report at 103rd Street in Scottsdale.

19 But, again, he just disclosed to pretrial  
20 services that he resided at the girlfriend's address at  
21 times, based on surveillance in this case, the arrest in  
22 this case, he was living at that other address, the 103rd  
23 Street address, not at his mother's address. Those are  
24 just a few of the things that in addition made the  
25 government pause about the defendant's representations.

1           So, your Honor, I think that primarily sums it  
2 up. I may have some other things to add after Mr. Little  
3 speaks, but based on all of those reasons, we believe he  
4 poses a risk of flight in this case. It would be too easy  
5 for him to flee, especially looking at the sentence,  
6 potential sentence he's looking at, which is greater than  
7 ten years in this case.

8           Thank you.

9           THE COURT: Thank you, Ms. Capwell.

10          Go ahead, Mr. Little.

11          MR. LITTLE: It's a minor thing, but I want to  
12 correct it right away.

13          This thing about the house, he gave his mother's  
14 residence because his partner, her lease was up. She was  
15 moving out. So he gave the mother's address as the  
16 address he would be living since the lease was up. So  
17 that's a gross exaggeration.

18          Your Honor, since the last time we met we have  
19 been able to substantially increase the bail package.  
20 Pretrial services, by the way, despite what counsel  
21 characterized as their concerns about some minor points  
22 and I can address those later, recommended release on the  
23 \$500,000 bail secured by real estate. Obviously we  
24 understand the court has stayed that and it's a de novo  
25 hearing now.

1 But despite those minor points, pretrial  
2 services still recommended he be released on bail. The  
3 \$5,000 item where he said he was making \$5,000 a month,  
4 what he said was he expected to make \$5,000 a month once  
5 the Falcon partners aircraft business was up and running  
6 and they said we shouldn't talk about that because that's  
7 a subjected case and the discussion ended there. That was  
8 explained as counsel knows during the hearing and it's in  
9 the transcript.

10 Let me go back to the bail package we are  
11 proposing, your Honor. Mr. Constantine's mother,  
12 Mrs. Kehey Constantine, has pledged her house and there is  
13 an appraisal in the record of \$500,000. The original bail  
14 was approved by the court there. She lives there. It's  
15 her home and her primary asset.

16 In addition, Tommy's brother, who is a severe  
17 epileptic, who is unemployable, lives there as well. It's  
18 beyond belief that he would flee and render them homeless.

19 But, in addition, we have two other sureties,  
20 Sue Ellen Ferguson who lives in Delray, Florida, has  
21 agreed to pledge her home which can easily cover another  
22 \$500,000 on a personal recognizance bond and we can get  
23 the papers to establish that. Mrs. Ferguson is the mother  
24 of Tommy's best friend who died from leukemia, and even  
25 though Mr. Constantine has his mother, in addition

1 Mrs. Ferguson is almost a surrogate mother to him and is  
2 happy to sign bail and pledge her own home, so that's a  
3 million dollars.

4 In addition, Dr. Kip Lassiter, who is a highly  
5 respected doctor and a very successful businessman in the  
6 Phoenix area has agreed to pledge an additional million  
7 dollars which he can secure with real estate.

8 Mr. Lassiter is the owner of the Set Jet company. It's  
9 not Mr. Constantine, as counsel suggested. That  
10 Mr. Lassiter is a very prominent businessman and he agreed  
11 to increase the bail.

12 So we have a total package of \$2 million.  
13 Obviously it will take time to obtain appraisals and  
14 necessary paperwork to secure the properties, but we are  
15 proposing that as a package. We submit it's just not  
16 believable that Mr. Constantine would abandon his mother,  
17 his brother, Mrs. Ferguson, who's a second mother to him,  
18 as well as his business partner, Mr. Lassiter, and deprive  
19 them of \$2 million in bail by fleeing.

20 In addition, he has already surrendered his  
21 passport, and despite the urban myth Mexico is a safe  
22 place to flee, it's not true. You cannot go to Mexico  
23 without his passport. His passport has been surrendered.  
24 It's a gross exaggeration to suggest he's familiar with  
25 Mexico and goes there a lot. The trips he made were back

1 in 2007 to 2009 in connection with a business venture  
2 involving a golf course, the Diamanté Resort. These were  
3 all business trips of I guess three or four years ago now.  
4 Since then he went there once on vacation, but the fact of  
5 giving over the passport would make it impossible for him  
6 to even enter Mexico.

7 I'd like to address this business about the  
8 airplanes, which is another gross exaggeration. He has  
9 been relieved, once he was arrested, the owners of AZ  
10 Falcon Partners, a partnership that owns three aircraft,  
11 relieved him of all of his responsibilities. In addition,  
12 none of those aircraft can be used, as counsel should  
13 know. They seized the Falcon 10, the other two aircraft,  
14 the Falcon 20 and a Falcon 50 are grounded. They are  
15 going through a six-year renovation. They are not flight  
16 worthy. But, in any event, the owners of that business  
17 will not permit him to have access to the property.

18 With respect to Set Jets, it's true that  
19 Mr. Constantine helped organize that company years ago,  
20 but Mr. -- Dr. Lassiter, who's pledging a million dollars  
21 from his own assets to secure his bail, is the primary  
22 shareholder there and there is no way that he would  
23 jeopardize his million dollars of exposure by giving  
24 Mr. Constantine access to the jets, and he's showing his  
25 support for his bail by subjecting himself to a million

1 dollars worth of liability.

2 There was reference to Greece. This is probably  
3 the grossest exaggeration so far. Mr. Constantine was  
4 born and raised and lived here his entire life. He speaks  
5 Greek because his parents speak Greek. He went to Greece  
6 once where he visited his aunt who has since died. He was  
7 on a business trip to Turkey and he stopped in Greece to  
8 visit her.

9 He hasn't been there since he was a young boy.  
10 It's ridiculous to suggest that somehow he would depart  
11 for Greece. It makes no sense. In addition, Greece has  
12 extradition treaty with the United States.

13 THE COURT: Your position is the victim made  
14 that statement up?

15 MR. LITTLE: Yes, I do.

16 There has been vicious civil litigation and  
17 arbitration between and among various hockey players and a  
18 person named Ken Cowdy who frankly is surprising hadn't  
19 been named in this indictment since he's the one that ran  
20 the Mexican resort known as Diamanté and that's where the  
21 hockey players' money is lost. For some reason Mr. Cowdy  
22 has not been charged here.

23 That brings me to the charges, your Honor,  
24 because again they have been grossly exaggerated. First  
25 of all, \$90 million of the alleged losses are attributed

1 to the Hawaii project. The Hawaii project began long  
2 before Mr. Constantine even met Mr. Kenner. Kenner put  
3 hockey players' money apparently in that project at the  
4 time he met Mr. Constantine, he purported to be the owner  
5 of that prong.

6 Mr. Constantine had no involvement with hockey  
7 players in connection with that investment, and didn't  
8 know that the hockey players were involved in that until  
9 much later when there was a civil arbitration and he was  
10 shocked to find out that Kenner lied to him and actually  
11 put the hockey players' money in it. We think the  
12 government's evidence with respect to his involvement as  
13 far as the Hawaii case is concerned will be insufficient  
14 to get any kind of a conviction.

15 There is reference in there to \$3.5 million.  
16 That is money that Mr. Constantine raised with a man named  
17 James Gardina and the government knows about this, who is  
18 an investor who put forward \$3.5 million as part of bridge  
19 financing before Lehman Brothers came into the picture to  
20 finance the Hawaii project to completion. There is the  
21 reason Mr. Constantine was compensated by Mr. Kenner  
22 during the tail end of the Hawaii project. But to suggest  
23 somehow he's a coconspirator of the Hawaii project will  
24 not be borne out by the evidence.

25 No. 2, there are a lot of allegations about this

1 so-called global settlement fund. It is true that the  
2 hockey players were asked to put money in a fund in Ron  
3 Richards account. Ron Richards is a lawyer who is  
4 handling litigation. He had an escrow account and money  
5 called the global settlement fund was put in that escrow  
6 account.

7 In addition, and completely separate from that,  
8 other money was deposited by Mr. Constantine in that  
9 account, and the withdrawals for his personal benefit came  
10 from his funds, not from the global settlement fund, the  
11 escrow account and the global settlement fund had been  
12 conflated into one thing. They are entirely separate.

13 That escrow fund is an attorney's escrow fund  
14 that has different funds within it. And the money that  
15 the government claims was released to Mr. Constantine  
16 which he used for personal expenses came from deposits  
17 that he made and his investors made in that, not from  
18 hockey players' money.

19 Finally, there are two paragraphs in the letter  
20 submitted by counsel on the Eastern District case, and  
21 admittedly the government actually comes out and says  
22 that's a separate fraud not involving Mr. Constantine. So  
23 to say this is a \$15 million fraud is to grossly  
24 exaggerate it, and his exposure, therefore, is not the 12  
25 years that counsel talks about. It's probably less than



1 half that.

2 If Mr. Constantine were to flee, he knows that  
3 in addition to being prosecuted on the substantive  
4 charges, he faces an additional five years for flight. It  
5 would be insane for him to flee, to in effect double his  
6 potential exposure, which I believe is more like five  
7 years to ten years, but, more importantly, to abandon his  
8 own mother, his epileptic brother, Mrs. Ferguson, who's a  
9 second mother to him, and his business partners exposing  
10 himself to \$1 million in exposure to so-called flee to  
11 some unknown destination.

12 There's no reason in a white collar case like  
13 this that he should not be given bail with an amount of \$2  
14 million and all this security and we would agree to a very  
15 strict pretrial reporting.

16 May I have a moment, your Honor.

17 (Whereupon, there was a pause in the  
18 proceedings.)

19  
20 MR. LITTLE: Most importantly, your Honor, and  
21 this is personal, but I think this is the strongest thing  
22 we can say, his partner, Sara Bauers, is six months  
23 pregnant with his first child, a son, who is to be born in  
24 March. It's inconceivable that he would bolt with that  
25 circumstance, in addition to betraying his family and

1 friends.

2 Finally, your Honor, I made mention to this the  
3 last time we were here. I have represented  
4 Mr. Constantine for the past three years, and during that  
5 time we had repeated meetings with the Southern District  
6 of New York's US Attorney's Office, Arlo Devnon Brown was  
7 the assistant, and as recently in this last year we went  
8 in and had an extended proffer with Mr. Devnon Brown and  
9 he was to contact us for a second proffer.

10 It is highly unlikely in white collar cases,  
11 your Honor knows this from your Honor's own experience, in  
12 a white collar case where a defendant knows about an  
13 investigation for years, where he's retained counsel,  
14 where counsel is going in to make proffers and  
15 presentations where he himself is going in, where he would  
16 have had the opportunity to flee for a long time before  
17 the charges were brought, would flee now. It makes no  
18 sense at all.

19 So for all these reasons, your Honor, we ask  
20 that the court approve a bail package of \$2 million.  
21 Obviously we'll need time to secure for the government's  
22 consideration appraisals and whatever else needs to be  
23 done to secure the real estate securing all these bonds.  
24 So we recognize there will be some delay here, but we will  
25 move quickly and we believe this is the only just result.

1 Thank you.

2 THE COURT: Thank you, Mr. Little.

3 You want to respond, Ms. Capwell?

4 MS. CAPWELL: Just briefly and I'll address the  
5 last point that Mr. Little raised again about the  
6 investigation in the Southern District.

7 It's my understanding there was only one meeting  
8 where the defendant was present, December of 2012. I  
9 wanted the record to be clear there weren't multiple  
10 meetings where the defendant and Mr. Little met with the  
11 Southern District.

12 And obviously there is a change in circumstances  
13 here, your Honor noted that when we were in court on  
14 November 21st. It's different when somebody thinks they  
15 are meeting with a US Attorney's Office just to discuss  
16 and answer questions versus once there is an indictment  
17 and an arrest warrant for that individual and they are  
18 looking at charges that could bring them more than ten  
19 years in jail. Certainly there is a change of  
20 circumstances here from just voluntarily going in to speak  
21 to the government.

22 And then just some issues on the properties that  
23 the defense counsel spoke about. One was the home of the  
24 defendant's mother in Scottsdale. We received a title  
25 search on that property and it indicates that there are

1 three liens on that property. That would be of concern as  
2 to that property. It appears that there is a \$3,900 lien,  
3 an \$80,000 lien and it appears there is a \$250,000  
4 mechanics lien on that property.

5 As to Sue Ellen Ferguson, the second individual  
6 defense counsel listed as being willing to post a home in  
7 Florida, from our investigation it is our understanding  
8 that the defendant owes her \$9 million at this point. She  
9 advised the agents that that is the case, she corroborated  
10 that that is the case that the defendant does owe her \$9  
11 million.

12 THE COURT: From what?

13 From investment money? What is the \$9 million  
14 from? Hold on, Mr. Little. I'll give you a chance.

15 MS. CAPWELL: Your Honor, it's not clear what  
16 that money was from, but she did say that with interest he  
17 owes her \$9 million. I believe this goes back quite a few  
18 years as well.

19 From our investigation we also know that she's  
20 somebody who lives well. She's comfortable, and so  
21 another \$500,000 on top of the \$9 million that he owes her  
22 in the scheme of things is really not that much. If he  
23 already owes her \$9 million, what's another \$500,000?

24 And, finally, as to defense counsel's statements  
25 about Mr. Constantine and his connections to Set Jet and

1 AZ Falcon Partners, we do have an e-mail that's dated  
2 January of 2012 from Mr. Constantine to a number of it  
3 says undisclosed recipients forwarding Set Jet membership  
4 preregistration confirmation and at the bottom on the  
5 signature block it's Tommy Constantine, chairman and  
6 cofounder, Set Jet, LLC. So up until early last year he  
7 was still representing himself as the chairman and  
8 cofounder of that company.

9 And, in addition, in his bankruptcy filings  
10 under schedule B of personal property, AZ Falcon partners,  
11 LLC is listed as an aircraft management company and the  
12 debtor's interest is 50, 5-0, percent, so he owns an  
13 airplane needing extensive repairs and worth less than the  
14 lien, but he does state he has a 50 percent interest in  
15 that and this is from April of 2012.

16 THE COURT: Let me ask you two questions in  
17 response to Mr. Little.

18 He suggested to the court that the diversion of  
19 the victims' money was not, in fact, a diversion that  
20 there was a separate attorney escrow account, and that was  
21 the money that Mr. Constantine was using for mortgage,  
22 whatever personal items that you are arguing that he  
23 diverted victims' money.

24 What's your response to that?

25 MS. CAPWELL: Your Honor, I know of at least one

1 example where a victim who believed he was investing in  
2 Euphora sent I believe \$200,000, and I believe that full  
3 amount went into the GSF fund -- I'm looking at my agent  
4 to get confirmation.

5 Your Honor, in terms of our allegations to the  
6 GSF funds, our allegations pertain strictly to money that  
7 was invested by the players as their GSF contribution. So  
8 those monies were supposed to be going to help with the  
9 legal fight against Ken Jowdy, et cetera, as it was  
10 represented to the players by Mr. Kenner and  
11 Mr. Constantine.

12 There are instances where money that the  
13 defendant Constantine recruited from at least one  
14 individual I know off the top of my head as an investment  
15 in Euphora, ended up going into Ron Richards escrow  
16 account and then got moved out of there into another  
17 account and told by the defendant, then ended up going  
18 into Euphora and then ended up being used by the defendant  
19 for personal uses.

20 As to the GSF fund and the losses we are  
21 alleging there, they pertain to moneys that the hockey  
22 players invested for legal defense and for some other  
23 purposes that were outlined by the defendants.

24 THE COURT: Then on the loss amount, Mr. Little  
25 suggested it's a fraction of the \$15 million.

1 I thought I heard you say Mr. Constantine's  
2 responsible for at least half, is that correct?

3 MS. CAPWELL: Yes, your Honor, and that is still  
4 our position.

5 We have evidence that as to the Hawaii  
6 investments, even prior to the loan that Mr. Gardina and  
7 Mr. Constantine purportedly made to the Hawaii investment,  
8 even before that Mr. Constantine was receiving large  
9 amounts of money from the Hawaii investments.

10 In addition, in terms of the backdating and  
11 forged document that I mentioned earlier in response to  
12 your Honor's question, a couple of those documents were  
13 consulting agreements in connection with the Hawaii  
14 project, and the government's position is that those  
15 consulting agreements were created well after the fact and  
16 backdated to try to justify why Mr. Constantine was  
17 receiving funds that were supposed to be going to the  
18 Hawaii investments.

19 And, in addition, with the whole issue with the  
20 \$3.5 million loan that Mr. Little mentioned, it's the  
21 government's position that a large chunk of the money that  
22 Mr. Constantine ultimately received back from the Hawaii  
23 project due to that loan was actually part of the fraud,  
24 in the nutshell without going into too much detail,  
25 basically Mr. Kenner and Mr. Constantine conspired to

1 basically pay back the loan before they had to and there  
2 was a prepayment penalty that was built into the loan  
3 agreement.

4 And even though Lehman Brothers and another  
5 entity told Mr. Kenner that he should avoid that  
6 prepayment penalty by paying back almost the entire loan,  
7 but holding back a little bit of it, Mr. Kenner insisted  
8 he wanted to pay back the loan in full early, despite this  
9 penalty which was egregious, I think it was \$2 million, it  
10 was a \$2 million prepayment penalty which could have been  
11 avoided.

12 And one of the conditions that Lehman Brothers  
13 and one of the other entities involved put into an  
14 agreement was that Mr. Kenner was to receive absolutely no  
15 moneys from the prepayment penalty, indirectly, directly,  
16 in any form if they were going to, in fact, have to pay  
17 this prepayment penalty and as our investigation reveals,  
18 the moneys that went to Mr. Constantine, about \$700,000,  
19 then flowed from accounts that Mr. Constantine then  
20 controlled to Mr. Kenner of the money that he was not  
21 supposed to receive.

22 So even with that \$3.5 million loan, it's our  
23 argument that that is part of the fraud in this case.

24 THE COURT: Mr. Little.

25 MR. LITTLE: May I respond briefly, that was a



1 lot of information and they are trying their case now.

2 But the government didn't quite respond to the  
3 court's question about the money that came out of the  
4 global settlement fund or more properly the escrow  
5 account. Sergei Gonchar is a hockey player. He had a  
6 forensic accountant review Ron Davis's -- the attorney's  
7 escrow account, Ron Richards, and determined to his  
8 satisfaction that all of the money that Constantine got  
9 out of the escrow account did not come from the global  
10 settlement fund, but came from funds that were deposited  
11 from other sources.

12 With respect to the so-called \$9 million that he  
13 supposedly owes to Sue Ellen Ferguson, first of all it's  
14 not \$9 million, it was \$6 million, and he doesn't owe it  
15 to her. That's her investment in Euphora. She she's the  
16 primary investor in this credit card company and the fact  
17 she's willing to post her home in addition shows she is  
18 not a defrauded investor they are suggesting and it  
19 boggles the imagination to assume since she's in it for \$6  
20 or \$9 million, she might as well be in it for another  
21 \$500,000. People don't think that way. If she thought  
22 she was being defrauded or abused, she wouldn't give him  
23 another dime.

24 The suggestion that he's really an owner of AZ  
25 Falcon Partners is another conflation the government did.

1 He's 50 percent of the management company. They don't own  
2 the jets. The jets are owned by a partnership called AZ  
3 Falcon Partners. These are investors who used to have him  
4 manage, but now he no longer will. He's been relieved of  
5 his responsibilities.

6 As far as his being chairman, he was chairman  
7 before the business was funded. He's no longer chairman  
8 of anything.

9 Let me see if there is anything else here.

10 The so-called forgery is not accurate, your  
11 Honor. We expect if this case goes ahead to trial as I  
12 think it will, that the so-called forgery was not the  
13 person whose signature was supposedly forged actually  
14 signed that document in front of a number of witnesses in  
15 Hawaii, and still counsel cannot respond to the whole  
16 point that the Hawaii part of this so-called fraud  
17 conspiracy occurred before Mr. Constantine was involved.

18 He had no knowledge of the hockey players'  
19 involvement. He thought it was Kenner's financing, and he  
20 was paid money as a consultant at the rate of \$20 or  
21 \$30,000 a month to find new investors and James Gardina  
22 actually did invest. There was a real \$3.5 million that  
23 was invested as bridge financing.

24 The only point, your Honor, because I know we  
25 can't try the case, but there are answers to these things.

1 This is not a slam dunk case.

2 THE COURT: What's your answer to the audio  
3 regarding where he apparently refers to him as the  
4 get-away driver for Mr. Kenner?

5 MR. LITTLE: He was not talking about himself.  
6 He was talking about Ken Jowdy.

7 When you read the whole transcript this context,  
8 he's accusing when Kenner was trying to suggest that he'd  
9 be liable for all these things even though Kenner is the  
10 real malefactor in this he said no, you are wrong. You  
11 are the real bank robber and the other guy is the get-away  
12 driver, it's Jowdy.

13 Jowdy is the one that defrauded the hockey  
14 players with a Mexican golf resort that Mr. Constantine  
15 had nothing to do with this indictment. And again one  
16 wonders why Mr. Jowdy was not charged in this indictment  
17 since most of the hockey players' money was lost as a  
18 result of the resort in Mexico.

19 THE COURT: What's your answer to the lien on  
20 the mother's house?

21 MR. LITTLE: We don't know anything about it,  
22 but we'll look into it.

23 We thought the title search was clear.  
24 Obviously if it's not clear we'll come up with other  
25 security and fix that. It's the first I heard of it.

1 THE COURT: Thank you, Mr. Little.

2 The court has reviewed the bail issue de novo,  
3 both from the submissions and arguments of counsel and I  
4 believe the government has met its burden of proof by a  
5 preponderance of the evidence that there are no conditions  
6 that can reasonably assure the defendant's appearance in  
7 court.

8 I will state the reasons for that decision now,  
9 but going through the various 3142 G factors, first the  
10 nature and circumstances of the offense, this is obviously  
11 an extremely serious offense involving millions of dollars  
12 in alleged fraud. Whether or not Mr. Constantine is  
13 responsible for the \$15 million that the government says  
14 is the entire scope of the fraud or several million of  
15 that amount, it's still a serious offense, and the  
16 defendant is facing substantial jail time based upon the  
17 nature of the alleged fraud in this case.

18 With respect to the weight of the evidence, the  
19 government has proffered, which the court can accept for  
20 purposes of a bail argument, that a number of victims  
21 would testify as to Mr. Constantine's role in the alleged  
22 fraud. Obviously there's been a grand jury determination  
23 that there is probable cause to believe that  
24 Mr. Constantine was involved in the fraud, and the  
25 government has proffered that they have financial records,

1 e-mail, text, that will corroborate the defendant's  
2 involvement in the fraud, as well as the diversion of at  
3 least some portion of the money that the victims believed  
4 was going to be investment.

5 The next factor in terms of the history and  
6 characteristics of the defendant, the defendant certainly  
7 has the ability, whether it was for purposes of the  
8 investment or not, the defendant certainly has the ability  
9 to leave the country through Mexico and flee the  
10 United States. He has had substantial international  
11 travel to Mexico. He does have some ties to Greece,  
12 whether or not he's visited there, he certainly has ties  
13 there and the government has proffered, again, that the  
14 victim will testify that he stated that he had family in  
15 Greece. He could move there.

16 The issue of the aircraft industry, whether or  
17 not he has access to aircraft in the court's view is not a  
18 critical determination for purposes of the bail. With or  
19 without aircraft it's the court's belief he could easily  
20 leave the United States if he wanted to flee.

21 I'm not sure, Mr. Little, what urban myth you  
22 are referring to. I think if the defendant wants to leave  
23 the United States, even if his passport has been  
24 confiscated, it certainly would not be difficult for the  
25 defendant to leave the United States from Mexico or some

1 other means if he wished to, with or without his  
2 United States passport.

3 I think cases are littered with individuals who  
4 are able to do that despite their passports being  
5 surrendered to the government. You have the defendant who  
6 is asserting he is essentially bankrupt at this point. He  
7 has no job. He's not married although he does have  
8 obviously ties to the community in terms of his mother,  
9 siblings, and his pregnant girlfriend, I do not believe,  
10 there is no basis to believe that is going to be  
11 sufficient moral suasion for him to remain in the  
12 United States when faced with substantial jail time and  
13 the strong case that the government has proffered.

14 It creates an enormous risk of flight that I  
15 don't believe that there are any conditions or combination  
16 of conditions that can reasonably assure his presence in  
17 court. The fact that the defendant knew of the  
18 Southern District investigation, I agree with the  
19 government, that the fact that the defendant comes in to  
20 try to explain his involvement with what the government  
21 believes is a fraud, and the fact he did not flee at that  
22 point does not necessarily mean he wouldn't flee once he's  
23 been indicted. The stakes have not changed.

24 He now has to face these charges and the  
25 calculous and the extent of the flee is magnified

1 enormously at that juncture as opposed to just trying to  
2 explain to the government what your involvement or lack of  
3 involvement was with respect to a fraud prior to the  
4 indictment.

5 With respect to conditions that the court could  
6 impose in terms of electronic monitoring and the GPS  
7 locational device as I noted at the time I issued the stay  
8 and I'll reiterate here, Ms. Capwell and the government  
9 pointed this out, the defendant has the ability to flee.  
10 Whether or not he's wearing one of those bracelets, he has  
11 an enormous head start if he decides to leave whatever  
12 residence that bracelet is triggered to because by the  
13 time the government is able to respond to that alarm, the  
14 defendant is gone. He's gone.

15 He could cut off the bracelet, and be on his  
16 way. So that does not provide sufficient assurance, at  
17 least to this court, that he will not flee if the  
18 government were able to track him if he wanted to flee.

19 With respect to the bail package, again, I would  
20 just note that it's unclear what moral suasion the mother  
21 of his best friend and this businessman that are willing  
22 to post property would have over him in terms of his  
23 mother's house as well. It's my belief there are no  
24 conditions, I'm not determining that this particular bail  
25 package is insufficient, although I believe it is, but I

1 also believe that no conditions can reasonably assure his  
2 presence in court or combination of conditions, given the  
3 combination of factors and circumstances that have  
4 presented to this court in this particular case.

5 So for those reasons I'm going to detain the  
6 defendant pending trial. Obviously, Mr. Little, although  
7 this is a case that has a substantial amount of discovery,  
8 I understand the deprivation of liberty that is associated  
9 with pretrial detention, and I can assure you and your  
10 client that as soon as he's ready to go to trial, I will  
11 schedule a trial date. The government will have to be  
12 ready, and I'll schedule that as quickly as he and his  
13 counsel are able to prepare a proper defense in the case.

14 So for those reasons, the defendant is detained.  
15 Is there anything else from the government?

16 MS. CAPWELL: Your Honor, the only issue, and I  
17 guess Mr. Little and I can discuss this, in terms of  
18 providing discovery, I guess I would need to know whether  
19 Mr. Little is going to stay on beyond today before I start  
20 turning over discovery.

21 THE COURT: Just keep in communication with the  
22 government in terms of what your status is going to be,  
23 Mr. Little.

24 Okay?

25 MR. LITTLE: Of course.



1 THE COURT: Thank you.

2 Anything else, Mr. Little?

3 MR. LITTLE: The government ought to produce and  
4 not delay because of that.

5 THE COURT: Don't wait until that issue is  
6 resolved.

7 Obviously, Mr. Little, as an officer of the  
8 court whatever you produce to him he will produce to the  
9 next counsel should he be relieved.

10 MS. CAPWELL: Yes, your Honor.

11 MR. LITTLE: Thank you.

12 THE COURT: Okay.

13 Thank you.

14 (The matter concluded.)

15

16

17

18

19

20

21

22

23

24

25

<b>\$</b>	<b>3</b>	<b>additional</b> [3] - 9:18, 20:6, 25:4	<b>12:12</b>
<b>\$15</b> [4] - 9:11, 24:23, 30:25, 36:13	<b>3.5</b> [5] - 23:15, 23:18, 31:20, 32:22, 34:22	<b>address</b> [15] - 16:8, 16:23, 17:1, 17:2, 17:13, 17:17, 17:20, 17:22, 17:23, 18:15, 18:16, 18:22, 21:7, 27:4	<b>appearance</b> [5] - 2:3, 2:12, 6:10, 7:4, 36:6
<b>\$20</b> [1] - 34:20	<b>3142</b> [1] - 36:9	<b>addressing</b> [1] - 7:1	<b>appearances</b> [1] - 9:3
<b>\$200,000</b> [1] - 30:2	<b>3161(H)(7)(a)</b> [1] - 6:18	<b>adjoin</b> [1] - 5:25	<b>APPEARANCES</b> [1] - 1:11
<b>\$250,000</b> [1] - 28:3		<b>adjourn</b> [1] - 5:25	<b>appeared</b> [1] - 4:17
<b>\$3,900</b> [1] - 28:2	<b>5</b>	<b>adjourned</b> [1] - 6:10	<b>application</b> [1] - 6:9
<b>\$30,000</b> [1] - 34:21	<b>5</b> [1] - 2:18	<b>adjournment</b> [1] - 6:16	<b>APPLICATION</b> [1] - 1:8
<b>\$450,000</b> [2] - 16:14, 16:18	<b>5-0</b> [1] - 29:12	<b>admission</b> [1] - 11:16	<b>apply</b> [1] - 12:14
<b>\$5,000</b> [4] - 15:20, 19:3, 19:4	<b>50</b> [4] - 21:14, 29:12, 29:14, 34:1	<b>admittedly</b> [1] - 24:21	<b>appointed</b> [2] - 2:24, 7:24
<b>\$500,000</b> [6] - 18:23, 19:13, 19:22, 28:21, 28:23, 33:21		<b>advised</b> [3] - 13:4, 13:5, 28:9	<b>appraisal</b> [1] - 19:13
<b>\$700,000</b> [1] - 32:18	<b>6</b>	<b>affidavits</b> [1] - 5:7	<b>appraisals</b> [2] - 20:13, 26:22
<b>\$768,000</b> [1] - 16:12	<b>6</b> [2] - 33:14, 33:19	<b>afford</b> [2] - 2:24, 7:23	<b>approve</b> [1] - 26:20
<b>\$80,000</b> [1] - 28:3	<b>631</b> [2] - 1:21, 1:21	<b>afternoon</b> [4] - 2:6, 2:7, 2:8, 2:10	<b>approved</b> [1] - 19:14
<b>\$90</b> [1] - 22:25		<b>agent</b> [1] - 30:3	<b>April</b> [2] - 12:20, 29:15
<b>'</b>	<b>7</b>	<b>agents</b> [2] - 12:3, 28:9	<b>arbitration</b> [2] - 22:17, 23:9
<b>'09</b> [1] - 16:19	<b>7</b> [1] - 9:14	<b>ago</b> [3] - 13:1, 21:3, 21:19	<b>area</b> [2] - 13:21, 20:6
<b>1</b>	<b>712-6106</b> [1] - 1:21	<b>agree</b> [3] - 5:21, 25:14, 38:18	<b>argue</b> [1] - 11:15
<b>1</b> [2] - 6:11, 25:10	<b>712-6122</b> [1] - 1:21	<b>agreed</b> [3] - 19:21, 20:6, 20:10	<b>arguing</b> [1] - 29:22
<b>10</b> [1] - 21:13	<b>9</b>	<b>agreeing</b> [1] - 6:4	<b>argument</b> [3] - 8:5, 32:23, 36:20
<b>100</b> [1] - 1:21	<b>9</b> [9] - 28:8, 28:10, 28:13, 28:17, 28:21, 28:23, 33:12, 33:14, 33:20	<b>agreement</b> [3] - 5:18, 32:3, 32:14	<b>arguments</b> [3] - 8:10, 8:22, 36:3
<b>103rd</b> [2] - 17:18, 17:22	<b>93rd</b> [2] - 16:11, 16:20	<b>agreements</b> [2] - 31:13, 31:15	<b>Arizona</b> [10] - 2:18, 8:6, 8:20, 14:13, 15:15, 15:17, 16:5, 17:11, 17:13, 17:15
<b>11201</b> [1] - 1:15	<b>A</b>	<b>ahead</b> [3] - 8:13, 18:10, 34:11	<b>Arlo</b> [1] - 26:6
<b>11722</b> [1] - 1:21	<b>abandon</b> [2] - 20:16, 25:7	<b>aircraft</b> [11] - 13:19, 14:1, 14:10, 19:5, 21:10, 21:12, 21:13, 29:11, 37:16, 37:17, 37:19	<b>arraigned</b> [1] - 3:10
<b>1180</b> [1] - 1:21	<b>ability</b> [3] - 37:7, 37:8, 39:9	<b>airplane</b> [1] - 29:13	<b>arraignment</b> [5] - 3:17, 7:4, 7:8, 7:13, 7:22
<b>12</b> [3] - 9:23, 12:24, 24:24	<b>able</b> [9] - 4:5, 15:7, 16:1, 18:19, 38:4, 39:13, 39:18, 40:13	<b>airplanes</b> [1] - 21:8	<b>ARRAIGNMENT/BAIL</b> [1] - 1:8
<b>13-607</b> [1] - 3:13	<b>absolutely</b> [1] - 32:14	<b>alarm</b> [1] - 39:13	<b>arrest</b> [3] - 13:19, 17:21, 27:17
<b>13th</b> [1] - 8:16	<b>abundance</b> [1] - 2:19	<b>allegations</b> [3] - 23:25, 30:5, 30:6	<b>arrested</b> [1] - 21:9
<b>15</b> [2] - 9:16, 9:24	<b>abused</b> [1] - 33:22	<b>allege</b> [1] - 9:10	<b>arrived</b> [2] - 2:13, 2:16
<b>151</b> [1] - 9:23	<b>accept</b> [1] - 36:19	<b>alleged</b> [4] - 22:25, 36:12, 36:17, 36:21	<b>articles</b> [1] - 14:8
<b>16th</b> [1] - 16:19	<b>access</b> [5] - 14:2, 14:9, 21:17, 21:24, 37:17	<b>alleging</b> [1] - 30:21	<b>asserting</b> [1] - 38:6
<b>18</b> [1] - 1:6	<b>account</b> [11] - 24:3, 24:4, 24:6, 24:9, 24:11, 29:20, 30:16, 30:17, 33:5, 33:7, 33:9	<b>allow</b> [3] - 6:6, 6:18, 7:21	<b>asset</b> [1] - 19:15
<b>188</b> [1] - 9:23	<b>accountant</b> [1] - 33:6	<b>allowing</b> [1] - 5:15	<b>assets</b> [1] - 21:21
<b>1996</b> [1] - 10:5	<b>accounts</b> [3] - 10:12, 10:14, 32:19	<b>almost</b> [2] - 20:1, 32:6	<b>assistant</b> [1] - 26:7
<b>1998</b> [1] - 13:1	<b>accurate</b> [2] - 7:13, 34:10	<b>amassed</b> [1] - 5:1	<b>associate</b> [3] - 16:17, 16:19, 17:6
<b>2</b>	<b>accusing</b> [1] - 35:8	<b>AMERICA</b> [1] - 1:3	<b>associated</b> [1] - 40:8
<b>2</b> [8] - 4:16, 20:12, 20:19, 23:25, 25:13, 26:20, 32:9, 32:10	<b>Act</b> [1] - 6:5	<b>amount</b> [8] - 5:8, 9:19, 9:24, 25:13, 30:3, 30:24, 36:15, 40:7	<b>assume</b> [2] - 2:13, 33:19
<b>20</b> [2] - 9:16, 21:14	<b>add</b> [1] - 18:2	<b>amounts</b> [1] - 31:9	<b>assurance</b> [1] - 39:16
<b>2006</b> [3] - 16:7, 16:12, 17:1	<b>addition</b> [19] - 11:1, 11:18, 13:18, 13:24, 17:24, 19:16, 19:19, 19:25, 20:4, 20:20, 21:11, 22:11, 24:7, 25:3, 25:25, 29:9, 31:10, 31:19, 33:17	<b>Angeles</b> [1] - 13:22	<b>assure</b> [5] - 9:2, 36:6, 38:16, 40:1, 40:9
<b>2007</b> [2] - 12:24, 21:1		<b>ankle</b> [2] - 14:24, 15:8	<b>attorney</b> [3] - 3:16, 6:1, 29:20
<b>2009</b> [5] - 12:25, 16:13, 16:16, 16:23, 21:1		<b>answer</b> [3] - 27:16, 35:2, 35:19	<b>ATTORNEY</b> [1] - 1:12
<b>2012</b> [5] - 12:22, 12:23, 27:8, 29:2, 29:15		<b>answers</b> [1] - 34:25	<b>Attorney's</b> [2] - 26:6, 27:15
<b>2013</b> [1] - 1:6		<b>anticipate</b> [1] - 5:9	<b>attorney's</b> [2] - 24:13, 33:6
<b>21st</b> [2] - 8:19, 27:14		<b>appear</b> [4] - 7:8, 7:21, 9:3,	<b>attributed</b> [1] - 22:25
<b>22nd</b> [7] - 4:16, 5:12, 5:14, 5:25, 6:6, 6:11, 6:17			<b>audio</b> [2] - 11:11, 35:2
<b>2555</b> [1] - 17:12			<b>August</b> [2] - 12:22, 16:23
<b>2:45</b> [1] - 1:7			<b>aunt</b> [1] - 22:6
			<b>AUSA</b> [3] - 1:13, 1:13, 1:14
			<b>authorized</b> [1] - 10:24
			<b>avoid</b> [2] - 10:2, 32:5

<p>avoided [1] - 32:11 aware [2] - 7:5, 7:9 AZ [7] - 13:25, 15:21, 21:9, 29:1, 29:10, 33:24, 34:2</p>	<p>bring [1] - 27:18 brings [2] - 15:24, 22:23 Brooklyn [1] - 1:15 brother [3] - 19:16, 20:17, 25:8 Brothers [3] - 23:19, 32:4, 32:12 brought [1] - 26:17 Brown [2] - 26:6, 26:8 built [1] - 32:2 burden [1] - 36:4 business [9] - 19:5, 20:18, 21:1, 21:3, 21:7, 21:16, 22:7, 25:9, 34:7 businessman [3] - 20:5, 20:10, 39:21 BY [1] - 1:13</p>	<p>changed [1] - 38:23 characteristics [1] - 37:6 characterized [1] - 18:21 charged [2] - 22:22, 35:16 charges [9] - 2:21, 9:7, 9:8, 9:9, 22:23, 25:4, 26:17, 27:18, 38:24 check [2] - 12:3, 14:20 checks [1] - 14:18 child [1] - 25:23 chunk [1] - 31:21 circumstance [1] - 25:25 circumstances [5] - 2:25, 27:12, 27:20, 36:10, 40:3 cities [2] - 13:22, 13:23 civil [2] - 22:16, 23:9 claims [1] - 24:15 clear [6] - 14:15, 16:14, 27:9, 28:15, 35:23, 35:24 clearly [2] - 9:24, 14:9 CLERK [1] - 2:1 client [2] - 3:9, 40:10 clock [1] - 6:15 coconspirator [1] - 23:23 codefendant [3] - 4:16, 6:21, 9:12 cofounder [2] - 29:6, 29:8 collar [3] - 25:12, 26:10, 26:12 collecting [1] - 5:2 combination [4] - 9:1, 38:15, 40:2, 40:3 comfortable [1] - 28:20 commit [1] - 9:7 communication [1] - 40:21 communications [1] - 11:7 community [1] - 38:8 companies [3] - 10:15, 10:19 company [8] - 13:20, 16:18, 20:8, 21:19, 29:8, 29:11, 33:16, 34:1 compared [1] - 15:16 compensated [1] - 23:21 completely [1] - 24:7 completion [1] - 23:20 concern [4] - 7:16, 15:25, 16:24, 28:1 concerned [1] - 23:13 concerns [3] - 16:4, 17:9, 18:21 concluded [1] - 41:14 condition [1] - 9:1 conditions [9] - 9:1, 32:12, 36:5, 38:15, 38:16, 39:5, 39:24, 40:1, 40:2 confirm [1] - 5:23 confirmation [2] - 29:4, 30:4 confiscated [1] - 37:24 conflated [1] - 24:12</p>	<p>conflation [1] - 33:25 connection [4] - 17:5, 21:1, 23:7, 31:13 connections [2] - 13:2, 28:25 consider [2] - 8:7, 8:11 consideration [1] - 26:22 considered [2] - 3:1, 9:4 conspiracy [3] - 9:7, 9:9, 34:17 conspired [1] - 31:25 Constantine [63] - 2:2, 2:9, 2:11, 2:17, 3:4, 3:7, 3:12, 5:23, 5:24, 7:23, 8:4, 8:10, 10:11, 11:9, 11:12, 11:13, 11:14, 11:20, 11:24, 12:15, 12:18, 13:6, 14:6, 15:3, 16:6, 16:11, 16:17, 17:7, 19:12, 19:25, 20:9, 20:16, 21:19, 21:24, 22:3, 23:2, 23:4, 23:6, 23:16, 23:21, 24:8, 24:15, 24:22, 25:2, 26:4, 28:25, 29:2, 29:5, 29:21, 30:11, 30:13, 31:7, 31:8, 31:16, 31:22, 31:25, 32:18, 32:19, 33:8, 34:17, 35:14, 36:12, 36:24 CONSTANTINE [1] - 1:6 Constantine's [4] - 16:19, 19:11, 31:1, 36:21 consultant [1] - 34:20 consulting [2] - 31:13, 31:15 contact [1] - 26:9 contacts [2] - 14:3, 14:10 context [1] - 35:7 continuance [1] - 6:22 continue [1] - 6:1 contribution [1] - 30:7 controlled [1] - 32:20 conviction [2] - 10:5, 23:14 copy [1] - 3:13 correct [3] - 7:14, 18:12, 31:2 corroborate [2] - 13:18, 37:1 corroborated [1] - 28:9 counsel [23] - 2:23, 2:24, 5:4, 5:16, 6:19, 7:23, 7:24, 8:18, 18:20, 19:8, 20:9, 21:12, 24:20, 24:25, 26:13, 26:14, 27:23, 28:6, 34:15, 36:3, 40:13, 41:9 counsel's [1] - 28:24 country [2] - 10:2, 37:9 couple [1] - 31:12 course [2] - 21:2, 40:25 COURT [37] - 1:1, 1:9, 2:7, 2:10, 2:17, 3:6, 3:9, 3:12, 3:15, 3:19, 3:22, 3:25, 4:7, 4:10, 5:22, 6:9, 6:13, 7:10, 7:20, 8:2, 11:21, 12:4,</p>
<p><b>B</b></p> <p>backdated [2] - 12:11, 31:16 backdating [1] - 31:10 Bahamas [1] - 12:19 bail [29] - 3:1, 4:3, 4:6, 4:8, 7:1, 7:13, 7:22, 8:3, 8:7, 8:11, 13:16, 17:14, 18:19, 18:23, 19:2, 19:10, 19:13, 20:2, 20:11, 20:19, 21:21, 21:25, 25:13, 26:20, 36:2, 36:20, 37:18, 39:19, 39:24 bank [1] - 35:11 bankrupt [1] - 38:6 bankruptcy [5] - 7:17, 15:16, 15:21, 16:22, 29:9 based [6] - 9:6, 10:5, 12:24, 17:21, 18:3, 36:16 basis [1] - 38:10 Bates [1] - 5:3 Bauers [1] - 25:22 BEFORE [1] - 1:9 began [1] - 23:1 begin [3] - 5:10, 5:15, 5:16 beginning [1] - 4:25 belief [3] - 19:18, 37:19, 39:23 believable [1] - 20:16 believes [1] - 38:21 benefit [1] - 24:9 best [3] - 6:22, 19:24, 39:21 betraying [1] - 25:25 between [7] - 4:21, 9:11, 11:7, 11:8, 11:12, 12:24, 22:17 beyond [2] - 19:18, 40:19 BIANCO [1] - 1:9 bills [1] - 10:22 bit [1] - 32:7 block [1] - 29:5 boasts [1] - 14:6 boggles [1] - 33:19 bolt [1] - 25:24 bond [1] - 19:22 bonds [1] - 26:23 border [2] - 14:14, 14:17 born [2] - 22:4, 25:23 borne [1] - 23:24 bottom [2] - 16:6, 29:4 boy [1] - 22:9 bracelet [4] - 14:24, 15:8, 39:12, 39:15 bracelets [1] - 39:10 bridge [2] - 23:18, 34:23 briefly [2] - 27:4, 32:25</p>	<p><b>C</b></p> <p>calculating [1] - 9:22 calculus [1] - 38:25 cannot [3] - 2:24, 20:22, 34:15 capwell [3] - 8:13, 27:3, 39:8 Capwell [3] - 2:4, 7:16, 18:9 CAPWELL [15] - 1:13, 2:4, 2:14, 4:14, 6:25, 8:14, 12:2, 12:8, 12:17, 27:4, 28:15, 29:25, 31:3, 40:16, 41:10 car [1] - 14:22 card [2] - 10:22, 33:16 CARRIE [1] - 1:13 Carrie [1] - 2:4 case [41] - 2:1, 4:2, 4:7, 4:13, 4:15, 5:25, 6:3, 6:14, 6:15, 6:20, 9:6, 9:15, 9:17, 9:20, 10:6, 12:3, 12:13, 13:16, 16:16, 17:3, 17:21, 17:22, 18:4, 18:7, 19:7, 23:13, 24:20, 25:12, 26:12, 28:9, 28:10, 32:23, 33:1, 34:11, 34:25, 35:1, 36:17, 38:13, 40:4, 40:7, 40:13 cases [3] - 15:6, 26:10, 38:3 CAT [1] - 1:25 category [1] - 10:4 caught [1] - 7:10 caution [1] - 2:20 Central [2] - 1:5, 1:21 certainly [11] - 5:17, 11:15, 13:9, 13:17, 15:6, 15:9, 27:19, 37:6, 37:8, 37:12, 37:24 cetera [1] - 30:9 chairman [5] - 29:5, 29:7, 34:6, 34:7 chance [1] - 28:14 change [2] - 27:12, 27:19</p>		

<p>12:16, 18:9, 22:13, 27:2, 28:12, 29:16, 30:24, 32:24, 35:2, 35:19, 36:1, 40:21, 41:1, 41:5, 41:12</p> <p><b>court</b> [20] - 3:1, 7:5, 7:8, 9:2, 9:3, 16:1, 18:24, 19:14, 26:20, 27:13, 29:18, 36:2, 36:7, 36:19, 38:17, 39:5, 39:17, 40:2, 40:4, 41:8</p> <p><b>Court</b> [1] - 1:20</p> <p><b>court's</b> [4] - 16:3, 33:3, 37:17, 37:19</p> <p><b>Courthouse</b> [1] - 1:5</p> <p><b>cover</b> [1] - 19:21</p> <p><b>Cowdy</b> [2] - 22:18, 22:21</p> <p><b>CR-13-607</b> [1] - 1:4</p> <p><b>created</b> [3] - 12:11, 12:12, 31:15</p> <p><b>creates</b> [1] - 38:14</p> <p><b>creating</b> [1] - 11:25</p> <p><b>credit</b> [2] - 10:22, 33:16</p> <p><b>criminal</b> [1] - 10:4</p> <p><b>critical</b> [1] - 37:18</p> <p><b>culpability</b> [1] - 11:16</p> <p><b>cut</b> [1] - 39:15</p>	<p>5:8, 6:23, 10:20, 11:8, 30:23</p> <p><b>defense</b> [9] - 5:4, 5:16, 8:18, 17:5, 27:23, 28:6, 28:24, 30:22, 40:13</p> <p><b>defrauded</b> [3] - 33:18, 33:22, 35:13</p> <p><b>delay</b> [3] - 5:14, 26:24, 41:4</p> <p><b>Delray</b> [1] - 19:20</p> <p><b>Demetri</b> [1] - 2:4</p> <p><b>DEMETRI</b> [1] - 1:13</p> <p><b>depart</b> [1] - 22:10</p> <p><b>deposited</b> [2] - 24:8, 33:10</p> <p><b>deposits</b> [1] - 24:16</p> <p><b>deprivation</b> [1] - 40:8</p> <p><b>deprive</b> [1] - 20:18</p> <p><b>describes</b> [1] - 11:13</p> <p><b>despite</b> [5] - 18:20, 19:1, 20:21, 32:8, 38:4</p> <p><b>destination</b> [1] - 25:11</p> <p><b>detail</b> [1] - 31:24</p> <p><b>detailed</b> [1] - 10:7</p> <p><b>detain</b> [1] - 40:5</p> <p><b>detained</b> [1] - 40:14</p> <p><b>detention</b> [5] - 8:16, 8:17, 8:24, 15:15, 40:9</p> <p><b>deter</b> [1] - 14:25</p> <p><b>determination</b> [2] - 36:22, 37:18</p> <p><b>determined</b> [1] - 33:7</p> <p><b>determining</b> [1] - 39:24</p> <p><b>device</b> [1] - 39:7</p> <p><b>Devnon</b> [2] - 26:6, 26:8</p> <p><b>Diamanté</b> [2] - 21:2, 22:20</p> <p><b>DIANE</b> [1] - 1:14</p> <p><b>Diane</b> [1] - 2:5</p> <p><b>died</b> [2] - 19:24, 22:6</p> <p><b>different</b> [3] - 10:14, 24:14, 27:14</p> <p><b>difficult</b> [1] - 37:24</p> <p><b>dime</b> [1] - 33:23</p> <p><b>directly</b> [1] - 32:15</p> <p><b>disclosed</b> [2] - 16:6, 17:19</p> <p><b>discovery</b> [11] - 4:11, 4:22, 4:25, 5:8, 5:16, 5:17, 6:1, 6:19, 40:7, 40:18, 40:20</p> <p><b>discuss</b> [5] - 3:16, 4:3, 4:8, 27:15, 40:17</p> <p><b>discussion</b> [2] - 17:11, 19:7</p> <p><b>disk</b> [1] - 5:4</p> <p><b>district</b> [5] - 2:12, 4:17, 7:7, 8:20, 15:17</p> <p><b>District</b> [5] - 24:20, 26:5, 27:6, 27:11, 38:18</p> <p><b>DISTRICT</b> [3] - 1:1, 1:1, 1:9</p> <p><b>diversion</b> [3] - 29:18, 29:19, 37:2</p> <p><b>diverted</b> [1] - 29:23</p> <p><b>doctor</b> [1] - 20:5</p>	<p><b>document</b> [2] - 31:11, 34:14</p> <p><b>documented</b> [1] - 14:4</p> <p><b>documents</b> [4] - 11:23, 12:1, 12:10, 31:12</p> <p><b>dollars</b> [6] - 20:3, 20:7, 21:20, 21:23, 22:1, 36:11</p> <p><b>done</b> [2] - 7:18, 26:23</p> <p><b>double</b> [1] - 25:5</p> <p><b>Dr</b> [2] - 20:4, 21:20</p> <p><b>Drive</b> [1] - 17:13</p> <p><b>drive</b> [2] - 14:13, 14:17</p> <p><b>driver</b> [4] - 11:14, 11:15, 35:4, 35:12</p> <p><b>drug</b> [1] - 10:5</p> <p><b>due</b> [1] - 31:23</p> <p><b>dunk</b> [1] - 35:1</p> <p><b>during</b> [4] - 5:1, 19:8, 23:22, 26:4</p>	<p>30:15, 30:18, 33:15</p> <p><b>event</b> [2] - 8:12, 21:16</p> <p><b>evidence</b> [12] - 10:6, 10:8, 11:19, 11:25, 12:17, 13:8, 13:11, 23:12, 23:24, 31:5, 36:5, 36:18</p> <p><b>exaggerate</b> [1] - 24:24</p> <p><b>exaggerated</b> [1] - 22:24</p> <p><b>exaggeration</b> [4] - 18:17, 20:24, 21:8, 22:3</p> <p><b>example</b> [4] - 15:19, 15:24, 17:8, 30:1</p> <p><b>examples</b> [2] - 12:14, 15:23</p> <p><b>excludable</b> [1] - 5:14</p> <p><b>exclude</b> [2] - 6:5, 6:17</p> <p><b>excluded</b> [1] - 6:13</p> <p><b>exclusion</b> [1] - 5:21</p> <p><b>expect</b> [1] - 34:11</p> <p><b>expected</b> [1] - 19:4</p> <p><b>expenses</b> [1] - 24:16</p> <p><b>experience</b> [1] - 26:11</p> <p><b>explain</b> [2] - 38:20, 39:2</p> <p><b>explained</b> [1] - 19:8</p> <p><b>exposing</b> [1] - 25:9</p> <p><b>exposure</b> [4] - 21:23, 24:24, 25:6, 25:10</p> <p><b>extended</b> [1] - 26:8</p> <p><b>extensive</b> [1] - 29:13</p> <p><b>extent</b> [2] - 5:5, 38:25</p> <p><b>extradition</b> [1] - 22:12</p> <p><b>extremely</b> [1] - 36:11</p>
<p><b>D</b></p> <p><b>date</b> [9] - 4:15, 4:18, 4:20, 4:21, 5:12, 5:20, 6:10, 6:14, 40:11</p> <p><b>dated</b> [1] - 29:1</p> <p><b>Davis's</b> [1] - 33:6</p> <p><b>days</b> [1] - 16:17</p> <p><b>de</b> [4] - 8:8, 8:12, 18:24, 36:2</p> <p><b>deal</b> [1] - 4:7</p> <p><b>debtor's</b> [1] - 29:12</p> <p><b>December</b> [3] - 1:6, 12:23, 27:8</p> <p><b>decide</b> [2] - 6:2, 6:19</p> <p><b>decides</b> [1] - 39:11</p> <p><b>decision</b> [2] - 8:6, 36:8</p> <p><b>Defendant</b> [2] - 1:7, 1:17</p> <p><b>DEFENDANT</b> [7] - 3:5, 3:14, 3:18, 3:21, 3:24, 6:8, 8:1</p> <p><b>defendant</b> [42] - 4:20, 5:19, 6:18, 8:25, 9:3, 9:11, 9:12, 9:23, 9:25, 10:1, 10:4, 11:12, 13:2, 13:8, 13:15, 13:19, 14:21, 14:23, 16:22, 17:12, 17:16, 26:12, 27:8, 27:10, 28:8, 28:10, 30:13, 30:17, 30:18, 36:16, 37:6, 37:8, 37:22, 37:25, 38:5, 38:17, 38:19, 39:9, 39:14, 40:6, 40:14</p> <p><b>defendant's</b> [7] - 6:16, 7:17, 8:21, 17:25, 27:24, 36:6, 37:1</p> <p><b>defendants</b> [7] - 4:22, 5:6,</p>	<p><b>E</b></p> <p><b>e-mail</b> [3] - 11:6, 29:1, 37:1</p> <p><b>early</b> [2] - 29:6, 32:8</p> <p><b>easily</b> [3] - 9:12, 19:21, 37:19</p> <p><b>Eastern</b> [1] - 24:20</p> <p><b>EASTERN</b> [1] - 1:1</p> <p><b>easy</b> [3] - 14:21, 15:9, 18:4</p> <p><b>Ed</b> [1] - 2:9</p> <p><b>EDWARD</b> [1] - 1:17</p> <p><b>effect</b> [1] - 25:5</p> <p><b>egregious</b> [1] - 32:9</p> <p><b>electronic</b> [1] - 39:6</p> <p><b>Ellen</b> [3] - 19:20, 28:5, 33:13</p> <p><b>employment</b> [2] - 14:3, 14:10</p> <p><b>end</b> [1] - 23:22</p> <p><b>endeavor</b> [2] - 5:10, 10:16</p> <p><b>ended</b> [5] - 10:19, 19:7, 30:15, 30:17, 30:18</p> <p><b>ends</b> [1] - 6:21</p> <p><b>enormous</b> [2] - 38:14, 39:11</p> <p><b>enormously</b> [1] - 39:1</p> <p><b>enter</b> [3] - 5:14, 14:19, 21:6</p> <p><b>entered</b> [2] - 3:25, 8:24</p> <p><b>entire</b> [4] - 3:20, 22:4, 32:6, 36:14</p> <p><b>entirely</b> [1] - 24:12</p> <p><b>entities</b> [1] - 32:13</p> <p><b>entity</b> [1] - 32:5</p> <p><b>epileptic</b> [2] - 19:17, 25:8</p> <p><b>escrow</b> [10] - 24:4, 24:5, 24:11, 24:13, 29:20, 30:15, 33:4, 33:7, 33:9</p> <p><b>especially</b> [1] - 18:5</p> <p><b>ESQ</b> [2] - 1:12, 1:17</p> <p><b>essentially</b> [1] - 38:6</p> <p><b>establish</b> [1] - 19:23</p> <p><b>estate</b> [4] - 17:6, 18:23, 20:7, 26:23</p> <p><b>et</b> [1] - 30:9</p> <p><b>Euphoria</b> [5] - 11:11, 30:2,</p>	<p><b>F</b></p> <p><b>face</b> [1] - 38:24</p> <p><b>faced</b> [1] - 38:12</p> <p><b>faces</b> [2] - 9:6, 25:4</p> <p><b>facing</b> [2] - 9:25, 36:16</p> <p><b>fact</b> [10] - 14:6, 14:12, 21:4, 29:19, 31:15, 32:16, 33:16, 38:17, 38:19, 38:21</p> <p><b>factor</b> [1] - 37:5</p> <p><b>factors</b> [5] - 9:4, 11:21, 12:16, 36:9, 40:3</p> <p><b>Falcon</b> [11] - 13:25, 15:21, 19:5, 21:10, 21:13, 21:14, 29:1, 29:10, 33:25, 34:3</p> <p><b>familiar</b> [1] - 20:24</p> <p><b>family</b> [5] - 13:6, 13:9, 13:11, 25:25, 37:14</p> <p><b>far</b> [4] - 14:13, 22:3, 23:13, 34:6</p> <p><b>Fax</b> [1] - 1:21</p> <p><b>FCRR</b> [1] - 1:20</p> <p><b>Federal</b> [1] - 1:21</p> <p><b>Ferguson</b> [7] - 19:20, 19:23, 20:1, 20:17, 25:8, 28:5, 33:13</p> <p><b>few</b> [5] - 13:22, 15:23, 17:24, 28:17</p>	

<p>fictitious [3] - 11:23, 11:25, 12:11</p> <p>fight [1] - 30:9</p> <p>filed [5] - 2:22, 7:3, 8:16, 8:17, 8:19</p> <p>filings [1] - 29:9</p> <p>finally [3] - 24:19, 26:2, 28:24</p> <p>finance [1] - 23:20</p> <p>financial [6] - 4:25, 10:8, 10:9, 10:16, 11:1, 36:25</p> <p>financing [3] - 23:19, 34:19, 34:23</p> <p>fine [1] - 5:20</p> <p>first [8] - 4:1, 4:10, 8:9, 22:24, 25:23, 33:13, 35:25, 36:9</p> <p>five [2] - 25:4, 25:6</p> <p>fix [1] - 35:25</p> <p>flee [17] - 10:1, 18:5, 19:18, 20:22, 25:2, 25:5, 25:10, 26:16, 26:17, 37:9, 37:20, 38:21, 38:22, 38:25, 39:9, 39:17, 39:18</p> <p>fleeing [1] - 20:19</p> <p>flight [7] - 8:25, 9:5, 11:20, 18:4, 21:15, 25:4, 38:14</p> <p>flights [1] - 13:22</p> <p>Florida [2] - 19:20, 28:7</p> <p>flow [1] - 10:11</p> <p>flowed [1] - 32:19</p> <p>follow [2] - 16:1, 16:2</p> <p>foreclosed [2] - 16:7, 17:1</p> <p>foreclosure [3] - 10:22, 16:13, 17:8</p> <p>forensic [1] - 33:6</p> <p>forged [4] - 11:22, 12:13, 31:11, 34:13</p> <p>forgery [2] - 34:10, 34:12</p> <p>forging [1] - 11:25</p> <p>form [1] - 32:16</p> <p>forward [2] - 4:8, 23:18</p> <p>forwarding [1] - 29:3</p> <p>founder [2] - 13:20, 14:8</p> <p>four [1] - 21:3</p> <p>fraction [1] - 30:25</p> <p>frankly [1] - 22:18</p> <p>fraud [17] - 9:8, 9:21, 10:13, 24:22, 24:23, 31:23, 32:23, 34:16, 36:12, 36:14, 36:17, 36:22, 36:24, 37:2, 38:21, 39:3</p> <p>friend [3] - 16:19, 19:24, 39:21</p> <p>friends [1] - 26:1</p> <p>front [1] - 34:14</p> <p>full [3] - 8:11, 30:2, 32:8</p> <p>fund [15] - 10:23, 13:13, 16:15, 17:4, 24:1, 24:2, 24:5, 24:10, 24:11, 24:13,</p>	<p>30:3, 30:20, 33:4, 33:10</p> <p>funded [1] - 34:7</p> <p>funds [6] - 17:3, 24:10, 24:14, 30:6, 31:17, 33:10</p> <p>future [1] - 9:3</p> <p><b>G</b></p> <p>Gardina [3] - 23:17, 31:6, 34:21</p> <p>gathering [1] - 4:23</p> <p>get-away [4] - 11:14, 11:15, 35:4, 35:11</p> <p>get-go [1] - 8:23</p> <p>girlfriend [2] - 17:16, 38:9</p> <p>girlfriend's [1] - 17:20</p> <p>given [2] - 25:13, 40:2</p> <p>global [8] - 16:15, 17:3, 24:1, 24:5, 24:10, 24:11, 33:4, 33:9</p> <p>golf [2] - 21:2, 35:14</p> <p>Gonchar [1] - 33:5</p> <p>government [37] - 2:5, 4:10, 4:19, 4:21, 5:15, 6:2, 8:9, 8:17, 9:22, 13:4, 13:5, 15:24, 16:9, 17:25, 23:17, 24:15, 24:21, 27:21, 33:2, 33:25, 36:4, 36:13, 36:19, 36:25, 37:13, 38:5, 38:13, 38:19, 38:20, 39:2, 39:8, 39:13, 39:18, 40:11, 40:15, 40:22, 41:3</p> <p>Government [1] - 1:12</p> <p>government's [5] - 7:15, 23:12, 26:21, 31:14, 31:21</p> <p>GPS [1] - 39:6</p> <p>grand [1] - 36:22</p> <p>grant [1] - 6:9</p> <p>granting [1] - 6:21</p> <p>greater [1] - 18:6</p> <p>Greece [14] - 13:1, 13:3, 13:7, 13:10, 13:12, 13:17, 15:11, 22:2, 22:5, 22:7, 22:11, 37:11, 37:15</p> <p>Greek [4] - 13:8, 22:5</p> <p>gross [3] - 18:17, 20:24, 21:8</p> <p>grossest [1] - 22:3</p> <p>grossly [2] - 22:24, 24:23</p> <p>grounded [1] - 21:14</p> <p>grounds [1] - 8:22</p> <p>GSF [4] - 30:3, 30:6, 30:7, 30:20</p> <p>guess [3] - 21:3, 40:17, 40:18</p> <p>guideline [1] - 9:21</p> <p>guilty [4] - 3:22, 3:23, 3:24, 3:25</p> <p>guy [1] - 35:11</p>	<p><b>H</b></p> <p>half [3] - 9:13, 25:1, 31:2</p> <p>handling [1] - 24:4</p> <p>happy [1] - 20:2</p> <p>Hawaii [15] - 12:10, 23:1, 23:13, 23:20, 23:22, 23:23, 31:5, 31:7, 31:9, 31:13, 31:18, 31:22, 34:15, 34:16</p> <p>head [2] - 30:14, 39:11</p> <p>hear [1] - 4:1</p> <p>heard [5] - 5:24, 8:5, 8:10, 31:1, 35:25</p> <p>hearing [5] - 8:7, 8:11, 15:15, 18:25, 19:8</p> <p>hearings [1] - 17:11</p> <p>helicopter [2] - 14:7, 14:11</p> <p>help [1] - 30:8</p> <p>helped [1] - 21:19</p> <p>highly [2] - 20:4, 26:10</p> <p>himself [8] - 11:13, 14:7, 14:11, 21:25, 25:10, 26:15, 29:7, 35:5</p> <p>history [2] - 10:4, 37:5</p> <p>hockey [13] - 22:17, 22:21, 23:3, 23:6, 23:8, 23:11, 24:2, 24:18, 30:21, 33:5, 34:18, 35:13, 35:17</p> <p>hold [1] - 28:14</p> <p>holding [2] - 10:15, 32:7</p> <p>home [14] - 13:14, 14:22, 16:6, 16:10, 17:7, 17:12, 17:14, 17:15, 19:15, 19:21, 20:2, 27:23, 28:6, 33:17</p> <p>homeless [1] - 19:18</p> <p>homes [2] - 10:21, 16:25</p> <p>Honor [39] - 2:8, 2:14, 3:8, 3:11, 3:18, 4:4, 4:14, 4:17, 5:9, 5:13, 5:20, 6:8, 6:25, 7:2, 7:14, 8:14, 8:17, 12:2, 12:8, 12:17, 15:12, 18:1, 18:18, 19:11, 22:23, 25:16, 25:20, 26:2, 26:11, 26:19, 27:13, 28:15, 29:25, 30:5, 31:3, 34:11, 34:24, 40:16, 41:10</p> <p>Honor's [2] - 26:11, 31:12</p> <p>HONORABLE [1] - 1:9</p> <p>hopefully [1] - 5:3</p> <p>hours [1] - 14:23</p> <p>house [4] - 18:13, 19:12, 35:20, 39:23</p> <p><b>I</b></p> <p>II [1] - 10:5</p> <p>Illinois [1] - 10:6</p> <p>imagination [1] - 33:19</p> <p>immigration [2] - 14:18, 14:20</p>	<p>importantly [3] - 14:12, 25:7, 25:20</p> <p>impose [1] - 39:6</p> <p>impossible [1] - 21:5</p> <p>includes [1] - 10:8</p> <p>including [3] - 5:6, 12:19, 15:11</p> <p>income [2] - 15:18, 15:22</p> <p>inconceivable [1] - 25:24</p> <p>inconsistencies [3] - 15:18, 16:4, 17:9</p> <p>increase [2] - 18:19, 20:11</p> <p>indicate [1] - 12:21</p> <p>indicates [1] - 27:25</p> <p>indication [1] - 15:3</p> <p>indicted [1] - 38:23</p> <p>indictment [12] - 3:10, 3:13, 3:20, 9:10, 9:18, 10:7, 22:19, 27:16, 35:15, 35:16, 39:4</p> <p>indirectly [1] - 32:15</p> <p>individual [3] - 27:17, 28:5, 30:14</p> <p>individuals [1] - 38:3</p> <p>industry [3] - 13:20, 14:4, 37:16</p> <p>information [1] - 33:1</p> <p>informed [1] - 2:15</p> <p>initial [1] - 2:12</p> <p>insane [1] - 25:5</p> <p>insisted [1] - 32:7</p> <p>instances [2] - 12:9, 30:12</p> <p>instructions [1] - 16:2</p> <p>insufficient [2] - 23:13, 39:25</p> <p>interest [3] - 28:16, 29:12, 29:14</p> <p>interests [1] - 6:22</p> <p>international [2] - 12:19, 37:10</p> <p>internet [1] - 14:5</p> <p>invest [1] - 34:22</p> <p>invested [7] - 10:18, 11:4, 11:10, 16:15, 30:7, 30:22, 34:23</p> <p>investigation [8] - 5:1, 16:10, 26:13, 27:6, 28:7, 28:19, 32:17, 38:18</p> <p>investing [2] - 10:18, 30:1</p> <p>investment [7] - 23:7, 28:13, 30:14, 31:7, 33:15, 37:4, 37:8</p> <p>investments [8] - 12:10, 17:5, 17:6, 31:6, 31:9, 31:18</p> <p>investor [3] - 23:18, 33:16, 33:18</p> <p>investors [4] - 10:18, 24:17, 34:3, 34:21</p> <p>involve [1] - 11:24</p>
--	--	---	---

involved [4] - 23:8, 32:13, 34:17, 36:24 involvement [7] - 23:6, 23:12, 34:19, 37:2, 38:20, 39:2, 39:3 involving [3] - 21:2, 24:22, 36:11 Islip [2] - 1:5, 1:21 issue [11] - 4:3, 7:1, 7:13, 8:2, 8:16, 16:1, 31:19, 36:2, 37:16, 40:16, 41:5 issued [2] - 8:5, 39:7 issues [1] - 27:22 item [1] - 19:3 items [1] - 29:22	kind [2] - 14:6, 23:14 kinds [1] - 10:23 Kip [1] - 20:4 knowledge [1] - 34:18 known [2] - 10:25, 22:20 knows [8] - 7:16, 13:9, 14:11, 19:8, 23:17, 25:2, 26:11, 26:12	18:16 LLC [2] - 29:6, 29:11 loan [8] - 31:6, 31:20, 31:23, 32:1, 32:2, 32:6, 32:8, 32:22 locational [1] - 39:7 Lombardi [1] - 1:20 look [1] - 35:22 looking [4] - 18:5, 18:6, 27:18, 30:3 LORETTA [1] - 1:12 Los [1] - 13:22 loss [3] - 9:19, 11:5, 30:24 losses [5] - 9:10, 9:13, 9:14, 22:25, 30:20 lost [2] - 22:21, 35:17 LYNCH [1] - 1:12	25:14, 26:20, 28:8, 28:11, 28:13, 28:17, 28:21, 28:23, 30:25, 31:20, 32:9, 32:10, 32:22, 33:12, 33:14, 33:20, 34:22, 36:13, 36:14 millions [1] - 36:11 minor [3] - 18:11, 18:21, 19:1 moment [2] - 12:2, 25:16 money [33] - 9:9, 10:9, 10:10, 10:11, 10:16, 10:17, 11:4, 11:5, 11:10, 22:21, 23:3, 23:11, 23:16, 24:2, 24:4, 24:8, 24:14, 24:18, 28:13, 28:16, 29:19, 29:21, 29:23, 30:6, 30:12, 31:9, 31:21, 32:20, 33:3, 33:8, 34:20, 35:17, 37:3 moneys [5] - 10:23, 11:3, 30:21, 32:15, 32:18 monies [1] - 30:8 monitoring [1] - 39:6 month [4] - 15:20, 19:3, 19:4, 34:21 months [2] - 9:23, 25:22 moral [2] - 38:11, 39:20 mortgage [2] - 10:21, 29:21 most [2] - 25:20, 35:17 mostly [1] - 5:3 mother [13] - 13:12, 17:15, 19:11, 19:23, 19:25, 20:1, 20:16, 20:17, 25:8, 25:9, 27:24, 38:8, 39:20 mother's [5] - 17:23, 18:13, 18:15, 35:20, 39:23 motion [1] - 8:19 move [3] - 13:7, 26:25, 37:15 moved [1] - 30:16 moving [2] - 12:16, 18:15 MR [16] - 2:8, 3:8, 3:11, 4:4, 4:9, 5:20, 7:14, 18:11, 22:15, 25:20, 32:25, 35:5, 35:21, 40:25, 41:3, 41:11 MS [14] - 2:4, 2:14, 4:14, 6:25, 8:14, 12:2, 12:8, 12:17, 27:4, 28:15, 29:25, 31:3, 40:16, 41:10 multiple [2] - 10:14, 27:9 myth [2] - 20:21, 37:21
J jail [4] - 10:3, 27:19, 36:16, 38:12 James [2] - 23:17, 34:21 January [8] - 4:16, 5:12, 5:14, 5:25, 6:5, 6:11, 6:17, 29:2 jeopardize [1] - 21:23 Jet [6] - 13:20, 14:8, 20:8, 28:25, 29:3, 29:6 Jets [1] - 21:18 jets [3] - 21:24, 34:2 JFB [1] - 1:4 job [1] - 38:7 John [1] - 9:17 Jones [1] - 2:4 JONES [1] - 1:13 JOSEPH [1] - 1:9 Jowdy [5] - 30:9, 35:6, 35:12, 35:13, 35:16 judge [1] - 14:24 JUDGE [1] - 1:9 judge's [2] - 8:6, 16:2 jump [1] - 14:22 junction [1] - 39:1 June [3] - 12:20, 16:16, 16:19 jury [1] - 36:22 justice [1] - 6:21 justify [1] - 31:16	L lack [1] - 39:2 language [1] - 13:9 large [3] - 10:17, 31:8, 31:21 Lassiter [5] - 20:4, 20:8, 20:10, 20:18, 21:20 last [8] - 4:4, 13:12, 15:22, 18:18, 26:3, 26:7, 27:5, 29:6 late [1] - 15:4 launder [1] - 9:9 lawyer [2] - 5:24, 24:3 lawyers [2] - 4:1, 8:5 lease [2] - 18:14, 18:16 least [9] - 9:11, 9:13, 12:23, 29:25, 30:13, 31:2, 37:3, 39:17 leave [7] - 10:1, 14:15, 37:9, 37:20, 37:22, 37:25, 39:11 legal [3] - 17:5, 30:9, 30:22 Lehman [3] - 23:19, 32:4, 32:12 Leonardo [1] - 2:5 LEONARDO [1] - 1:14 less [2] - 24:25, 29:13 letter [4] - 8:17, 8:21, 11:22, 24:19 leukemia [1] - 19:24 liability [1] - 22:1 liable [1] - 35:9 liberty [1] - 40:8 lied [1] - 23:10 lien [5] - 28:2, 28:3, 28:4, 29:14, 35:19 liens [1] - 28:1 life [1] - 22:4 lifestyle [1] - 10:23 limit [1] - 15:3 listed [3] - 9:17, 28:6, 29:11 litigation [2] - 22:16, 24:4 littered [1] - 38:3 LITTLE [17] - 1:17, 2:8, 3:8, 3:11, 4:4, 4:9, 5:20, 7:14, 18:11, 22:15, 25:20, 32:25, 35:5, 35:21, 40:25, 41:3, 41:11 lived [1] - 22:4 lives [6] - 14:13, 17:15, 19:14, 19:17, 19:20, 28:20 living [3] - 17:16, 17:22,	M magistrate [2] - 8:6, 14:24 magnified [1] - 38:25 mail [3] - 11:6, 29:1, 37:1 malefactor [1] - 35:10 man [1] - 23:16 manage [1] - 34:4 management [2] - 29:11, 34:1 March [5] - 12:19, 12:22, 16:12, 16:13, 25:24 married [1] - 38:7 marshals [1] - 2:15 material [1] - 4:23 matter [2] - 14:23, 41:14 mean [1] - 38:22 means [2] - 9:20, 38:1 mechanical [1] - 1:24 mechanics [1] - 28:4 meeting [2] - 27:7, 27:15 meetings [2] - 26:5, 27:10 members [1] - 13:9 membership [1] - 29:3 mention [1] - 26:2 mentioned [2] - 31:11, 31:20 message [1] - 11:6 messages [1] - 11:9 met [8] - 4:4, 18:18, 23:2, 23:4, 27:10, 36:4 Mexican [3] - 14:14, 22:20, 35:14 Mexico [16] - 12:21, 12:23, 12:25, 14:16, 14:22, 15:1, 15:5, 15:10, 20:21, 20:22, 20:25, 21:6, 35:18, 37:9, 37:11, 37:25 might [1] - 33:20 million [34] - 9:11, 9:14, 20:3, 20:6, 20:12, 20:19, 21:20, 21:23, 21:25, 22:25, 23:15, 23:18, 24:23, 25:10,	N named [3] - 22:18, 22:19, 23:16 names [1] - 10:15 narcotics [1] - 10:5 nature [2] - 36:10, 36:17 necessarily [2] - 14:16, 38:22 necessary [2] - 13:7, 20:14 need [2] - 26:21, 40:18
K keep [1] - 40:21 Kehey [1] - 19:12 Ken [3] - 22:18, 30:9, 35:6 Kenner [20] - 4:16, 6:11, 9:12, 10:10, 11:8, 11:12, 12:1, 23:2, 23:10, 23:21, 30:10, 31:25, 32:5, 32:7, 32:14, 32:20, 35:4, 35:8, 35:9 Kenner's [2] - 11:14, 34:19	K kind [2] - 14:6, 23:14 kinds [1] - 10:23 Kip [1] - 20:4 knowledge [1] - 34:18 known [2] - 10:25, 22:20 knows [8] - 7:16, 13:9, 14:11, 19:8, 23:17, 25:2, 26:11, 26:12	18:16 LLC [2] - 29:6, 29:11 loan [8] - 31:6, 31:20, 31:23, 32:1, 32:2, 32:6, 32:8, 32:22 locational [1] - 39:7 Lombardi [1] - 1:20 look [1] - 35:22 looking [4] - 18:5, 18:6, 27:18, 30:3 LORETTA [1] - 1:12 Los [1] - 13:22 loss [3] - 9:19, 11:5, 30:24 losses [5] - 9:10, 9:13, 9:14, 22:25, 30:20 lost [2] - 22:21, 35:17 LYNCH [1] - 1:12	25:14, 26:20, 28:8, 28:11, 28:13, 28:17, 28:21, 28:23, 30:25, 31:20, 32:9, 32:10, 32:22, 33:12, 33:14, 33:20, 34:22, 36:13, 36:14 millions [1] - 36:11 minor [3] - 18:11, 18:21, 19:1 moment [2] - 12:2, 25:16 money [33] - 9:9, 10:9, 10:10, 10:11, 10:16, 10:17, 11:4, 11:5, 11:10, 22:21, 23:3, 23:11, 23:16, 24:2, 24:4, 24:8, 24:14, 24:18, 28:13, 28:16, 29:19, 29:21, 29:23, 30:6, 30:12, 31:9, 31:21, 32:20, 33:3, 33:8, 34:20, 35:17, 37:3 moneys [5] - 10:23, 11:3, 30:21, 32:15, 32:18 monies [1] - 30:8 monitoring [1] - 39:6 month [4] - 15:20, 19:3, 19:4, 34:21 months [2] - 9:23, 25:22 moral [2] - 38:11, 39:20 mortgage [2] - 10:21, 29:21 most [2] - 25:20, 35:17 mostly [1] - 5:3 mother [13] - 13:12, 17:15, 19:11, 19:23, 19:25, 20:1, 20:16, 20:17, 25:8, 25:9, 27:24, 38:8, 39:20 mother's [5] - 17:23, 18:13, 18:15, 35:20, 39:23 motion [1] - 8:19 move [3] - 13:7, 26:25, 37:15 moved [1] - 30:16 moving [2] - 12:16, 18:15 MR [16] - 2:8, 3:8, 3:11, 4:4, 4:9, 5:20, 7:14, 18:11, 22:15, 25:20, 32:25, 35:5, 35:21, 40:25, 41:3, 41:11 MS [14] - 2:4, 2:14, 4:14, 6:25, 8:14, 12:2, 12:8, 12:17, 27:4, 28:15, 29:25, 31:3, 40:16, 41:10 multiple [2] - 10:14, 27:9 myth [2] - 20:21, 37:21



<p><b>needing</b> [1] - 29:13 <b>needs</b> [2] - 10:20, 26:22 <b>new</b> [2] - 8:7, 34:21 <b>NEW</b> [1] - 1:1 <b>New</b> [4] - 1:5, 1:15, 1:21, 26:6 <b>news</b> [1] - 14:7 <b>next</b> [3] - 4:20, 37:5, 41:9 <b>none</b> [1] - 21:12 <b>North</b> [3] - 16:11, 16:20, 17:12 <b>note</b> [1] - 39:20 <b>noted</b> [2] - 27:13, 39:7 <b>nothing</b> [1] - 35:15 <b>notice</b> [1] - 7:3 <b>noticed</b> [1] - 7:3 <b>November</b> [3] - 8:16, 8:18, 27:14 <b>novo</b> [4] - 8:8, 8:12, 18:24, 36:2 <b>number</b> [6] - 9:19, 9:21, 15:17, 29:2, 34:14, 36:20 <b>numbered</b> [1] - 5:3 <b>nutshell</b> [1] - 31:24</p>	<p><b>outside</b> [1] - 15:3 <b>outweigh</b> [1] - 6:22 <b>owe</b> [2] - 28:10, 33:14 <b>owes</b> [5] - 28:8, 28:17, 28:21, 28:23, 33:13 <b>own</b> [8] - 10:21, 14:5, 15:15, 20:2, 21:21, 25:8, 26:11, 34:1 <b>owned</b> [2] - 16:20, 34:2 <b>owner</b> [3] - 20:8, 23:4, 33:24 <b>owners</b> [2] - 21:9, 21:16 <b>owns</b> [3] - 14:1, 21:10, 29:12</p>	<p>29:22, 30:19 <b>pertain</b> [2] - 30:6, 30:21 <b>petition</b> [3] - 15:17, 15:21, 16:22 <b>Ph</b> [1] - 1:21 <b>Phillip</b> [1] - 4:16 <b>Phoenix</b> [2] - 13:21, 20:6 <b>picture</b> [1] - 23:19 <b>Pierrepoint</b> [1] - 1:14 <b>pilot</b> [2] - 14:7, 14:11 <b>Place</b> [2] - 16:11, 16:20 <b>place</b> [2] - 8:15, 20:22 <b>plan</b> [1] - 15:2 <b>player</b> [1] - 33:5 <b>players</b> [8] - 22:17, 23:7, 23:8, 24:2, 30:7, 30:10, 30:22, 35:14 <b>players'</b> [6] - 22:21, 23:3, 23:11, 24:18, 34:18, 35:17 <b>Plaza</b> [2] - 1:14, 1:21 <b>plea</b> [2] - 3:25, 5:18 <b>plead</b> [1] - 3:22 <b>pledge</b> [3] - 19:21, 20:2, 20:6 <b>pledged</b> [1] - 19:12 <b>pledging</b> [1] - 21:20 <b>point</b> [11] - 11:19, 13:2, 13:6, 14:18, 15:5, 27:5, 28:8, 34:16, 34:24, 38:6, 38:22 <b>pointed</b> [1] - 39:9 <b>points</b> [2] - 18:21, 19:1 <b>portion</b> [2] - 10:17, 37:3 <b>poses</b> [3] - 8:25, 11:20, 18:4 <b>position</b> [5] - 8:23, 22:13, 31:4, 31:14, 31:21 <b>possible</b> [1] - 5:11 <b>post</b> [3] - 28:6, 33:17, 39:22 <b>postings</b> [1] - 14:5 <b>potential</b> [4] - 9:6, 10:2, 18:6, 25:6 <b>pregnant</b> [2] - 25:23, 38:9 <b>prepare</b> [1] - 40:13 <b>prepared</b> [1] - 3:9 <b>prepayment</b> [5] - 32:2, 32:6, 32:10, 32:15, 32:17 <b>preponderance</b> [1] - 36:5 <b>preregistration</b> [1] - 29:4 <b>presence</b> [3] - 6:16, 38:16, 40:2 <b>present</b> [4] - 2:11, 8:4, 8:11, 27:8 <b>presentations</b> [1] - 26:15 <b>presented</b> [2] - 2:22, 40:4 <b>pretrial</b> [15] - 13:25, 15:2, 15:13, 15:14, 15:19, 16:5, 16:24, 17:9, 17:10, 17:18, 17:19, 18:20, 19:1, 25:15, 40:9 <b>prevent</b> [2] - 15:1, 15:5 <b>previously</b> [1] - 6:11</p>	<p><b>primarily</b> [2] - 17:4, 18:1 <b>primary</b> [3] - 19:15, 21:21, 33:16 <b>private</b> [2] - 13:21, 14:10 <b>probable</b> [1] - 36:23 <b>proceed</b> [5] - 4:2, 4:12, 6:2, 6:20, 8:2 <b>proceeding</b> [1] - 4:8 <b>Proceedings</b> [1] - 1:24 <b>proceedings</b> [2] - 12:6, 25:18 <b>process</b> [3] - 4:23, 5:2, 5:17 <b>produce</b> [5] - 4:22, 5:10, 41:3, 41:8 <b>produced</b> [1] - 1:25 <b>production</b> [2] - 4:24, 5:11 <b>proffer</b> [2] - 26:8, 26:9 <b>proffered</b> [4] - 36:19, 36:25, 37:13, 38:13 <b>proffers</b> [1] - 26:14 <b>project</b> [8] - 23:1, 23:3, 23:20, 23:22, 23:23, 31:14, 31:23 <b>prominent</b> [1] - 20:10 <b>prong</b> [1] - 23:5 <b>proof</b> [1] - 36:4 <b>proper</b> [1] - 40:13 <b>properly</b> [1] - 33:4 <b>properties</b> [4] - 10:21, 13:15, 20:14, 27:22 <b>property</b> [12] - 10:19, 13:12, 16:13, 16:14, 16:20, 21:17, 27:25, 28:1, 28:2, 28:4, 29:10, 39:22 <b>propose</b> [1] - 4:19 <b>proposed</b> [1] - 5:18 <b>proposes</b> [1] - 13:15 <b>proposing</b> [2] - 19:11, 20:15 <b>prosecuted</b> [1] - 25:3 <b>prosecution</b> [1] - 10:1 <b>provide</b> [2] - 5:16, 39:16 <b>provided</b> [1] - 8:18 <b>providing</b> [2] - 4:11, 40:18 <b>public</b> [2] - 3:19, 6:23 <b>purchase</b> [2] - 13:14, 17:7 <b>purchased</b> [1] - 16:12 <b>purported</b> [1] - 23:4 <b>purportedly</b> [1] - 31:7 <b>purpose</b> [1] - 3:8 <b>purposes</b> [13] - 3:16, 5:15, 5:21, 7:4, 7:8, 7:12, 7:21, 10:24, 17:14, 30:23, 36:20, 37:7, 37:18 <b>put</b> [8] - 4:5, 5:18, 23:2, 23:11, 23:18, 24:2, 24:5, 32:13</p>
<p><b>O</b></p> <p><b>o'clock</b> [1] - 6:12 <b>obtain</b> [1] - 20:13 <b>obviously</b> [12] - 7:17, 7:22, 18:23, 20:13, 26:21, 27:12, 35:24, 36:10, 36:22, 38:8, 40:6, 41:7 <b>occurred</b> [1] - 34:17 <b>OF</b> [3] - 1:1, 1:3, 1:8 <b>offense</b> [3] - 36:10, 36:11, 36:15 <b>offered</b> [1] - 17:14 <b>offers</b> [1] - 13:21 <b>Office</b> [2] - 26:6, 27:15 <b>officer</b> [2] - 15:2, 41:7 <b>Official</b> [1] - 1:20 <b>once</b> [7] - 15:7, 19:4, 21:4, 21:9, 22:6, 27:16, 38:22 <b>One</b> [1] - 1:14 <b>one</b> [18] - 6:15, 9:5, 12:13, 13:6, 13:14, 16:25, 17:8, 22:19, 24:12, 27:7, 27:23, 29:25, 30:13, 32:12, 32:13, 35:13, 35:15, 39:10 <b>opportunity</b> [1] - 26:16 <b>opposed</b> [1] - 39:1 <b>order</b> [6] - 5:14, 6:18, 8:19, 8:24, 14:15 <b>ordered</b> [2] - 6:24, 14:24 <b>orders</b> [1] - 16:3 <b>organize</b> [1] - 21:19 <b>original</b> [1] - 19:13 <b>ought</b> [1] - 41:3 <b>outlined</b> [1] - 30:23</p>	<p><b>P</b></p> <p><b>p.m</b> [2] - 1:7, 4:16 <b>package</b> [9] - 4:6, 14:25, 18:19, 19:10, 20:12, 20:15, 26:20, 39:19, 39:25 <b>page</b> [2] - 16:5, 17:17 <b>paid</b> [1] - 34:20 <b>papers</b> [1] - 19:23 <b>paperwork</b> [1] - 20:14 <b>paragraphs</b> [1] - 24:19 <b>parents</b> [1] - 22:5 <b>part</b> [6] - 13:13, 14:24, 23:18, 31:23, 32:23, 34:16 <b>particular</b> [2] - 39:24, 40:4 <b>particularly</b> [1] - 12:9 <b>partner</b> [3] - 18:14, 20:18, 25:22 <b>Partners</b> [6] - 14:1, 15:21, 21:10, 29:1, 33:25, 34:3 <b>partners</b> [3] - 19:5, 25:9, 29:10 <b>partnership</b> [2] - 21:10, 34:2 <b>passport</b> [6] - 20:21, 20:23, 21:5, 37:23, 38:2 <b>passports</b> [1] - 38:4 <b>past</b> [1] - 26:4 <b>Paul</b> [1] - 1:20 <b>pause</b> [3] - 12:5, 17:25, 25:17 <b>pay</b> [3] - 32:1, 32:8, 32:16 <b>paying</b> [2] - 10:20, 32:6 <b>payments</b> [1] - 10:21 <b>penalty</b> [6] - 32:2, 32:6, 32:9, 32:10, 32:15, 32:17 <b>pending</b> [1] - 40:6 <b>people</b> [2] - 15:6, 33:21 <b>per</b> [1] - 6:15 <b>percent</b> [3] - 29:12, 29:14, 34:1 <b>perception</b> [1] - 11:17 <b>permanent</b> [1] - 8:24 <b>permit</b> [1] - 21:17 <b>perpetrate</b> [1] - 9:21 <b>person</b> [2] - 22:18, 34:13 <b>personal</b> [8] - 10:20, 19:22, 24:9, 24:16, 25:21, 29:10,</p>	<p><b>Q</b></p> <p><b>questions</b> [2] - 27:16, 29:16</p>	

<p>quickly [2] - 26:25, 40:12</p> <p>quite [5] - 5:9, 10:16, 13:1, 28:17, 33:2</p>	<p>remove [1] - 15:8</p> <p>render [1] - 19:18</p> <p>renovation [1] - 21:15</p> <p>repairs [1] - 29:13</p> <p>repeated [1] - 26:5</p> <p>report [6] - 13:25, 15:14, 15:19, 16:5, 17:10, 17:18</p> <p>reported [3] - 15:22, 16:23, 17:12</p> <p>Reporter [1] - 1:20</p> <p>reporting [1] - 25:15</p> <p>reports [2] - 15:20, 16:25</p> <p>represent [1] - 3:7</p> <p>representations [2] - 11:3, 17:25</p> <p>represented [2] - 26:3, 30:10</p> <p>representing [1] - 29:7</p> <p>request [3] - 2:23, 7:24, 13:16</p> <p>research [1] - 16:10</p> <p>resided [1] - 17:20</p> <p>residence [3] - 16:8, 18:14, 39:12</p> <p>resolved [1] - 41:6</p> <p>Resort [1] - 21:2</p> <p>resort [3] - 22:20, 35:14, 35:18</p> <p>respect [12] - 4:2, 4:12, 6:3, 6:20, 16:2, 21:18, 23:12, 33:12, 36:18, 39:3, 39:5, 39:19</p> <p>respected [1] - 20:5</p> <p>respond [5] - 27:3, 32:25, 33:2, 34:15, 39:13</p> <p>response [3] - 29:17, 29:24, 31:11</p> <p>responsibilities [2] - 21:11, 34:5</p> <p>responsible [3] - 9:13, 31:2, 36:13</p> <p>result [2] - 26:25, 35:18</p> <p>retain [1] - 2:23</p> <p>retained [4] - 3:6, 7:11, 7:12, 26:13</p> <p>return [1] - 15:25</p> <p>reveals [1] - 32:17</p> <p>review [5] - 3:16, 6:2, 6:19, 8:12, 33:6</p> <p>reviewed [1] - 36:2</p> <p>reviewing [1] - 5:17</p> <p>revoked [1] - 8:21</p> <p>Richards [4] - 24:3, 30:15, 33:7</p> <p>ridiculous [1] - 22:10</p> <p>rights [1] - 2:18</p> <p>risk [5] - 8:25, 9:5, 11:20, 18:4, 38:14</p> <p>RMR [1] - 1:20</p> <p>robber [2] - 11:14, 35:11</p>	<p>role [2] - 11:17, 36:21</p> <p>rolling [1] - 4:24</p> <p>Ron [5] - 24:2, 24:3, 30:15, 33:6, 33:7</p> <p>Rule [1] - 2:18</p> <p>rules [1] - 16:2</p> <p>running [1] - 19:5</p>	<p>severe [1] - 19:16</p> <p>shareholder [1] - 21:22</p> <p>shell [1] - 10:15</p> <p>shocked [1] - 23:10</p> <p>show [1] - 10:17</p> <p>showing [1] - 21:24</p> <p>shows [1] - 33:17</p> <p>siblings [1] - 38:9</p> <p>sign [1] - 20:2</p> <p>signature [3] - 12:13, 29:5, 34:13</p> <p>signatures [2] - 11:22, 11:25</p> <p>signed [1] - 34:14</p> <p>significant [1] - 9:24</p> <p>signing [1] - 6:4</p> <p>simply [1] - 14:4</p> <p>site [1] - 14:6</p> <p>six [2] - 21:15, 25:22</p> <p>six-year [1] - 21:15</p> <p>slam [1] - 35:1</p> <p>so-called [6] - 24:1, 25:10, 33:12, 34:10, 34:12, 34:16</p> <p>sold [1] - 13:12</p> <p>son [1] - 25:23</p> <p>soon [2] - 5:11, 40:10</p> <p>sophisticated [2] - 9:20, 10:13</p> <p>sources [1] - 33:11</p> <p>Southern [4] - 26:5, 27:6, 27:11, 38:18</p> <p>speaking [1] - 10:7</p> <p>speaks [4] - 13:8, 18:3, 22:4</p> <p>speedier [1] - 6:23</p> <p>speedy [2] - 5:21, 6:15</p> <p>Speedy [1] - 6:5</p> <p>spending [1] - 10:2</p> <p>stakes [1] - 38:23</p> <p>start [3] - 10:19, 39:11, 40:19</p> <p>start-up [1] - 10:19</p> <p>started [1] - 4:22</p> <p>state [3] - 2:3, 29:14, 36:8</p> <p>statement [3] - 3:2, 22:14</p> <p>statements [4] - 5:5, 15:13, 15:16, 28:24</p> <p>STATES [4] - 1:1, 1:3, 1:9, 1:12</p> <p>States [10] - 1:5, 14:16, 14:19, 22:12, 37:10, 37:20, 37:23, 37:25, 38:2, 38:12</p> <p>status [1] - 40:22</p> <p>stay [4] - 8:5, 8:19, 39:7, 40:19</p> <p>stayed [1] - 18:24</p> <p>stenography [1] - 1:24</p> <p>still [5] - 19:2, 29:7, 31:3, 34:15, 36:15</p> <p>stopped [2] - 14:17, 22:7</p> <p>stranger [1] - 12:25</p> <p>Street [2] - 17:18, 17:23</p>
<p><b>R</b></p> <p>raised [4] - 7:2, 22:4, 23:16, 27:5</p> <p>ran [1] - 22:19</p> <p>range [1] - 9:22</p> <p>rate [2] - 7:16, 34:20</p> <p>read [1] - 35:7</p> <p>reading [1] - 3:20</p> <p>ready [2] - 40:10, 40:12</p> <p>real [7] - 17:5, 18:23, 20:7, 26:23, 34:22, 35:10, 35:11</p> <p>really [2] - 28:22, 33:24</p> <p>reason [4] - 9:25, 22:21, 23:21, 25:12</p> <p>reasonably [4] - 9:2, 36:6, 38:16, 40:1</p> <p>reasons [6] - 5:13, 18:3, 26:19, 36:8, 40:5, 40:14</p> <p>receive [3] - 6:1, 32:14, 32:21</p> <p>received [4] - 2:18, 3:12, 27:24, 31:22</p> <p>receiving [2] - 31:8, 31:17</p> <p>recent [1] - 12:18</p> <p>recently [1] - 26:7</p> <p>recipients [1] - 29:3</p> <p>recognizance [1] - 19:22</p> <p>recognize [1] - 26:24</p> <p>recommended [2] - 18:22, 19:2</p> <p>record [4] - 2:3, 8:15, 19:13, 27:9</p> <p>recorded [1] - 1:24</p> <p>recording [2] - 11:11, 11:12</p> <p>records [9] - 5:1, 10:8, 10:9, 10:16, 11:1, 12:21, 12:24, 14:14, 36:25</p> <p>recruited [1] - 30:13</p> <p>reference [2] - 22:2, 23:15</p> <p>referring [2] - 16:14, 37:22</p> <p>refers [1] - 35:3</p> <p>regarding [2] - 11:9, 35:3</p> <p>reiterate [1] - 39:8</p> <p>relate [1] - 12:1</p> <p>related [1] - 12:9</p> <p>relationship [1] - 17:2</p> <p>release [4] - 8:19, 8:21, 14:25, 18:22</p> <p>released [3] - 3:1, 19:2, 24:15</p> <p>relieved [4] - 21:9, 21:11, 34:4, 41:9</p> <p>remain [1] - 38:11</p> <p>remains [1] - 8:23</p> <p>remember [1] - 17:1</p>	<p><b>S</b></p> <p>safe [1] - 20:21</p> <p>Sara [1] - 25:22</p> <p>satisfaction [1] - 33:8</p> <p>saw [1] - 11:22</p> <p>scanned [1] - 5:3</p> <p>schedule [3] - 29:10, 40:11, 40:12</p> <p>scheduled [1] - 6:11</p> <p>scheduling [1] - 4:12</p> <p>scheme [2] - 11:17, 28:22</p> <p>scope [1] - 36:14</p> <p>Scottsdale [10] - 13:14, 13:21, 14:1, 14:13, 14:22, 16:11, 16:21, 17:13, 17:18, 27:24</p> <p>Scottsdale-Phoenix [1] - 13:21</p> <p>search [2] - 27:25, 35:23</p> <p>second [5] - 17:17, 20:17, 25:9, 26:9, 28:5</p> <p>secure [5] - 20:7, 20:14, 21:21, 26:21, 26:23</p> <p>secured [1] - 18:23</p> <p>securing [1] - 26:23</p> <p>security [2] - 25:14, 35:25</p> <p>see [2] - 16:3, 34:9</p> <p>seized [1] - 21:13</p> <p>self [1] - 16:6</p> <p>self-disclosed [1] - 16:6</p> <p>sense [2] - 22:11, 26:18</p> <p>sent [1] - 30:2</p> <p>sentence [3] - 9:6, 18:5, 18:6</p> <p>separate [4] - 24:7, 24:12, 24:22, 29:20</p> <p>Sergei [1] - 33:5</p> <p>serious [5] - 8:25, 9:7, 9:25, 36:11, 36:15</p> <p>served [1] - 6:21</p> <p>services [13] - 13:25, 15:2, 15:13, 15:14, 15:19, 16:5, 16:25, 17:9, 17:10, 17:18, 17:20, 18:20, 19:2</p> <p>set [1] - 4:18</p> <p>Set [7] - 13:20, 14:8, 20:8, 21:18, 28:25, 29:3, 29:6</p> <p>settlement [5] - 16:15, 17:4, 24:1, 24:5, 24:10, 24:11, 33:4, 33:10</p> <p>several [3] - 9:15, 11:2, 36:14</p>		



<p><b>strict</b> [1] - 25:15 <b>strictly</b> [1] - 30:6 <b>strong</b> [2] - 10:6, 38:13 <b>strongest</b> [1] - 25:21 <b>suasion</b> [2] - 38:11, 39:20 <b>subjected</b> [1] - 19:7 <b>subjecting</b> [1] - 21:25 <b>submissions</b> [1] - 36:3 <b>submit</b> [1] - 20:15 <b>submitted</b> [2] - 5:7, 24:20 <b>substantial</b> [6] - 4:5, 12:18, 36:16, 37:10, 38:12, 40:7 <b>substantially</b> [1] - 18:19 <b>substantive</b> [2] - 9:8, 25:3 <b>successful</b> [1] - 20:5 <b>Sue</b> [3] - 19:20, 28:5, 33:13 <b>sufficient</b> [5] - 3:15, 9:2, 14:25, 38:11, 39:16 <b>suggest</b> [4] - 20:24, 22:10, 23:22, 35:8 <b>suggested</b> [3] - 20:9, 29:18, 30:25 <b>suggesting</b> [1] - 33:18 <b>suggestion</b> [1] - 33:24 <b>Suite</b> [1] - 1:21 <b>summary</b> [1] - 11:18 <b>sums</b> [1] - 18:1 <b>support</b> [1] - 21:25 <b>supposed</b> [5] - 15:4, 17:4, 30:8, 31:17, 32:21 <b>supposedly</b> [2] - 33:13, 34:13 <b>sureties</b> [1] - 19:19 <b>surprising</b> [1] - 22:18 <b>surrendered</b> [3] - 20:20, 20:23, 38:5 <b>surrogate</b> [1] - 20:1 <b>surveillance</b> [1] - 17:21 <b>survive</b> [1] - 13:10 <b>suspect</b> [1] - 16:9</p>	<p>7:10, 7:20, 8:1, 8:2, 11:21, 12:4, 12:16, 18:9, 22:13, 27:2, 28:12, 29:16, 30:24, 32:24, 35:2, 35:19, 36:1, 40:21, 41:1, 41:5, 41:12 <b>therefore</b> [1] - 24:24 <b>thinks</b> [1] - 27:14 <b>three</b> [4] - 21:3, 21:10, 26:4, 28:1 <b>ties</b> [4] - 13:17, 37:11, 37:12, 38:8 <b>title</b> [3] - 16:18, 27:24, 35:23 <b>today</b> [1] - 40:19 <b>together</b> [2] - 4:5, 5:18 <b>TOMMY</b> [1] - 1:6 <b>Tommy</b> [3] - 2:1, 14:5, 29:5 <b>Tommy's</b> [2] - 19:16, 19:24 <b>top</b> [3] - 17:17, 28:21, 30:14 <b>total</b> [1] - 20:12 <b>touching</b> [1] - 15:18 <b>toward</b> [2] - 9:5, 16:5 <b>track</b> [2] - 10:9, 39:18 <b>tracking</b> [2] - 10:11, 10:15 <b>TRANSCRIPT</b> [1] - 1:8 <b>transcript</b> [2] - 19:9, 35:7 <b>Transcript</b> [1] - 1:25 <b>transfer</b> [1] - 16:18 <b>transferred</b> [3] - 16:16, 16:18, 17:6 <b>travel</b> [5] - 12:19, 12:24, 14:14, 15:10, 37:11 <b>traveled</b> [2] - 12:21, 12:25 <b>traveling</b> [3] - 10:22, 15:1, 15:5 <b>treat</b> [1] - 8:6 <b>treaty</b> [1] - 22:12 <b>trial</b> [9] - 5:21, 6:15, 6:23, 11:16, 34:11, 40:6, 40:10, 40:11 <b>Trial</b> [1] - 6:5 <b>tries</b> [1] - 14:19 <b>triggered</b> [1] - 39:12 <b>trip</b> [1] - 22:7 <b>trips</b> [2] - 20:25, 21:3 <b>true</b> [3] - 20:22, 21:18, 24:1 <b>try</b> [3] - 31:16, 34:25, 38:20 <b>trying</b> [3] - 33:1, 35:8, 39:1 <b>Turkey</b> [1] - 22:7 <b>turn</b> [2] - 5:6, 5:18 <b>turning</b> [1] - 40:20 <b>two</b> [10] - 6:23, 13:13, 15:22, 16:5, 16:17, 17:17, 19:19, 21:13, 24:19, 29:16 <b>typical</b> [1] - 7:7</p>	<p><b>under</b> [4] - 2:25, 6:5, 6:17, 29:10 <b>undisclosed</b> [1] - 29:3 <b>unemployable</b> [1] - 19:17 <b>UNITED</b> [4] - 1:1, 1:3, 1:9, 1:12 <b>United</b> [10] - 1:5, 14:16, 14:19, 22:12, 37:10, 37:20, 37:23, 37:25, 38:2, 38:12 <b>unknown</b> [1] - 25:11 <b>unlikely</b> [1] - 26:10 <b>up</b> [13] - 3:19, 10:19, 18:2, 18:14, 18:16, 19:5, 22:14, 29:6, 30:15, 30:17, 30:18, 35:24 <b>urban</b> [2] - 20:21, 37:21 <b>US</b> [2] - 26:6, 27:15 <b>USA</b> [1] - 2:1 <b>uses</b> [1] - 30:19</p>	<p><b>wire</b> [2] - 9:7, 9:8 <b>wish</b> [1] - 6:7 <b>wished</b> [1] - 38:1 <b>withdrawals</b> [1] - 24:9 <b>witness</b> [1] - 13:4 <b>witnesses</b> [1] - 34:14 <b>wonders</b> [1] - 35:16 <b>worth</b> [3] - 7:1, 22:1, 29:13 <b>worthy</b> [1] - 21:16 <b>wrote</b> [1] - 7:4</p>
<b>Y</b>			
<p><b>year</b> [5] - 12:20, 12:22, 21:15, 26:7, 29:6 <b>years</b> [17] - 9:21, 9:24, 10:3, 13:13, 13:24, 15:22, 18:7, 21:3, 21:19, 24:25, 25:4, 25:7, 26:4, 26:13, 27:19, 28:18 <b>yesterday</b> [2] - 2:13, 2:15 <b>YORK</b> [1] - 1:1 <b>York</b> [3] - 1:5, 1:15, 1:21 <b>York's</b> [1] - 26:6 <b>young</b> [1] - 22:9</p>			
<b>Z</b>			
<p><b>Zurich</b> [1] - 12:22</p>			